

STATE LIBRARY
OF
MASSACHUSETTS.

A.

—— Return as Soon as Used. ——

TWENTY-FIFTH ANNUAL REPORT

OF THE

Mas:
= BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1900.

PART II.

RELATING TO

CO-OPERATIVE BANKS, COLLATERAL LOAN COMPANIES,
MORTGAGE LOAN AND INVESTMENT COMPANIES.

BOSTON :

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Commonwealth of Massachusetts.

OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,
ROOM 124, STATE HOUSE, BOSTON, Feb. 6, 1901.

*To the Honorable the Senate and House of Representatives in General Court
assembled.*

The Board of Commissioners of Savings Banks has the honor to present herewith Part II. of the twenty-fifth annual report of the Board, showing the condition at close of business, Oct. 31, 1900, of

126 co-operative banks with assets of . . .	\$27,721,748 42
3 collateral loan companies with assets of . .	849,303 59
1 mortgage loan company in liquidation.	
1 mortgage loan company in hands of receiver.	

CO-OPERATIVE BANKS.

The number of these institutions has been increased during the year by the organization of the

Hampton Co-operative Bank,

located at Easthampton, which commenced business April 2, 1900.

BUSINESS OF THE YEAR.

During the twelve months ending Oct. 31, 1900, the banks have received \$6,579,265 in monthly dues; this is an excess of \$279,565.50 over the amount received in the year previous.

During the same period there was returned to shareholders \$3,006,450.40 for dues on shares withdrawn, \$55,933 for dues on shares forfeited, \$1,980,432.96 for dues on shares retired and \$712,213 on shares matured,—an aggregate of \$5,755,-029.36, an excess of \$230,560 over the sums disbursed for the same purposes in the year previous.

In addition to the above sums returned to shareholders for dues actually paid in by them, they also received profits amounting to \$1,285,297.61, being the earnings of the dues eliminated.

During the twelve months mentioned above, the banks received the sum of \$1,446,290.39 for interest, \$37,131.35 for premiums and \$50,146.91 for fines.

The aggregate amount of profits credited to the shares during the year is \$1,361,004.89; this is equivalent to nearly $61\frac{1}{10}$ per cent. on the average dues capital of the banks and of 5.13 per cent. of the total average dues and profits capital.

The total number of shares issued during the year was 143,952, and the number eliminated was as follows:—

Shares withdrawn,	.	.	.	.	.	.	.	87,872
Shares forfeited,	.	.	.	.	.	.	.	2,688
Shares retired,	.	.	.	.	.	.	.	22,920
Shares matured,	.	.	.	.	.	.	.	5,079
								<hr/>
Total,	.	.	.	.	.	.	.	118,559
The net increase for the year being,	.	.	.	.	.	.	.	25,393

The net increase is 10,278 shares in excess of the net increase for the year ending Oct. 31, 1899.

The total number of shares in force Oct. 31, 1900, was 555,980; this number of shares is the aggregate holdings of 71,965 members,—an average of $7\frac{7}{10}$ shares to each; out of the whole number of members, 15,601 are borrowers on real estate and 4,213 are borrowers on shares.

This shows that out of the whole number of members only about 21.68 per cent. have availed themselves of the privilege of borrowing upon mortgages of real estate, which is the primary object for which the banks were established.

PROFITS DISTRIBUTED.

The following statement shows the rate at which the banks have distributed profits during the year:—

1 bank	distributed profits at the rate of	.	.	$2\frac{1}{4}$	per cent.*
1 bank	"	"	"	$3\frac{1}{2}$	"
1 bank	"	"	"	4	"
1 bank	"	"	"	$4\frac{1}{8}$	"

* New bank, paying but one dividend.

2 banks	distributed	profits	at the rate of	.	.	$4\frac{1}{4}$	per cent.
3 banks	"	"	"	"	.	$4\frac{1}{2}$	"
2 banks	"	"	"	"	.	$4\frac{3}{4}$	"
31 banks	"	"	"	"	.	5	"
2 banks	"	"	"	"	.	$5\frac{1}{8}$	"
1 bank	"	"	"	"	.	$5\frac{3}{16}$	"
11 banks	"	"	"	"	.	$5\frac{1}{4}$	"
1 bank	"	"	"	"	.	$5\frac{3}{8}$	"
24 banks	"	"	"	"	.	$5\frac{1}{2}$	"
1 bank	"	"	"	"	.	$5\frac{5}{8}$	"
3 banks	"	"	"	"	.	$5\frac{3}{4}$	"
2 banks	"	"	"	"	.	$5\frac{7}{8}$	"
33 banks	"	"	"	"	.	6	"
1 bank	"	"	"	"	.	$6\frac{1}{8}$	"
4 banks	"	"	"	"	.	$6\frac{1}{4}$	"
1 bank	"	"	"	"	.	$6\frac{1}{2}$	"

A comparison of the rates at which profits have been distributed in each of the past five years is exhibited in the following statement, which illustrates also the diminishing earning capacity of the banks :—

				1896.	1897.	1898.	1899.	1900.
No. of banks distributing at $1\frac{3}{4}$ per cent.,				0	1	0	0*	0
"	"	"	2	0	1	0	0	0
"	"	"	$2\frac{1}{4}$	0	0	0	0	1*
"	"	"	3	0	0	0	1*	0
"	"	"	$3\frac{1}{2}$	0	0	0	0	1
"	"	"	4	0	0	0	1	1
"	"	"	$4\frac{1}{8}$	0	0	0	0	1
"	"	"	$4\frac{1}{4}$	0	0	0	1	2
"	"	"	$4\frac{1}{3}$	1	0	0	0	0
"	"	"	$4\frac{3}{8}$	0	0	0	1	0
"	"	"	$4\frac{1}{2}$	0	1	1	4	3
"	"	"	$4\frac{3}{4}$	0	0	0	1	2
"	"	"	5	5	6	9	17	31
"	"	"	$5\frac{1}{8}$	0	0	1	1	2
"	"	"	$5\frac{3}{16}$	0	0	0	1	1
"	"	"	$5\frac{1}{4}$	1	1	3	6	11
"	"	"	$5\frac{3}{8}$	0	0	0	0	1
"	"	"	$5\frac{1}{2}$	0	0	0	1	0
"	"	"	$5\frac{7}{16}$	0	0	1	0	0
"	"	"	$5\frac{1}{2}$	6	4	8	15	24
"	"	"	$5\frac{5}{8}$	0	2	3	3	1
"	"	"	$5\frac{1}{2}$	0	0	0	1	0
"	"	"	$5\frac{7}{10}$	0	0	0	1	0
"	"	"	$5\frac{3}{4}$	3	3	6	8	3

* New banks, paying only one dividend.

			1896.	1897.	1898.	1899.	1900.
No. of banks distributing at $5\frac{1}{2}$ per cent.,			0	0	2	0	0
“ “ “ $5\frac{7}{8}$ “			0	1	0	0	2
“ “ “ 6 “			81	74	67	50	33
“ “ “ $6\frac{1}{8}$ “			1	1	1	4	1
“ “ “ $6\frac{1}{10}$ “			0	1	0	0	0
“ “ “ $6\frac{3}{16}$ “			0	0	1	0	0
“ “ “ $6\frac{1}{4}$ “			8	8	12	4	4
“ “ “ $6\frac{3}{8}$ “			1	1	1	0	0
“ “ “ $6\frac{7}{16}$ “			0	1	0	0	0
“ “ “ $6\frac{1}{2}$ “			8	10	6	4	1
“ “ “ $6\frac{3}{4}$ “			3	6	1	0	0
“ “ “ 7 “			4	1	0	0	0

RECEIPTS AND DISBURSEMENTS.

The following consolidated statement of the receipts and disbursements of the banks shows in detail the various items into which such transactions are divided: —

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$6,579,265 00	For real estate loans, . . .	\$5,992,873 72
From interest, . . .	1,446,290 39	For share loans, . . .	1,055,116 31
From premiums, . . .	37,131 35	For dues capital (withdrawn), . . .	3,006,450 40
From fines, . . .	50,146 91	For dues capital (forfeited), . . .	55,933 00
From transfer fees, . . .	370 80	For dues capital (retired), . . .	1,980,432 96
From real estate loans repaid, . . .	4,559,634 10	For dues capital (matured), . . .	712,213 00
From real estate loans eliminated by foreclosure, . . .	412,581 96	For profits capital withdrawn, . . .	465,102 39
From real estate loans eliminated by maturity of shares, . . .	245,073 89	For profits capital forfeited, . . .	9,155 74
From share loans repaid, . . .	1,009,391 47	For profits capital retired, . . .	508,513 93
From withdrawal profits, . . .	49,110 03	For profits capital matured, . . .	307,525 55
From forfeiture profits, . . .	1,367 49	For temporary expenses, . . .	132,359 77
From forfeited shares, . . .	28,690 75	For permanent expenses, . . .	5,018 78
From expense, . . .	2,127 12	For forfeited shares, . . .	29,168 30
From real estate, . . .	387,775 82	For interest, . . .	26,858 34
From notes and bonds, . . .	167,206 25	For real estate, . . .	504,651 94
From retired shares, . . .	316,034 97	For retired shares, . . .	299,164 29
From matured shares, . . .	175,687 31	For matured shares, . . .	144,896 01
From personal accounts, . . .	28,723 92	For notes and bonds, . . .	136,060 35
From advance payments, . . .	22,464 86	For personal accounts, . . .	32,613 32
From uncompleted mortgage loans, . . .	26,700 00	For advance payments, . . .	9,731 00
From mortgages, . . .	50,809 95	For uncompleted mortgage loans, . . .	28,141 62
From sundries, . . .	26,123 04	For mortgages, . . .	106,380 54
Cash on hand Oct. 31, 1899, . . .	1,024,461 96	For sundries, . . .	46,631 35
	\$16,647,169 34	Cash on hand Oct. 31, 1900, . . .	1,057,176 73
			\$16,647,169 34

A comparison of the above statement with a similar one given in our last report shows an increase (as previously stated) of \$279,565.50 in dues received and of \$230,560 in dues paid out.

Many of the banks having adopted the practice of selling their money at a certain rate of interest instead of at a premium, a comparison of the amounts received for interest and premiums, taken separately, would be of little value; the aggregate receipts of these items amount to \$1,483,421.74, as against the sum of \$1,473,724.75 received during the previous fiscal year.

A comparison of the sums received for real estate loans, as also of the sums disbursed for the same purpose, would also be of little value when compared with the same items in last year's report, inasmuch, as was therein stated, when the interest rate is decreased by a repurchase of the money at a lower rate, the transaction is carried through the books of the bank as a loan repaid at the old rate and as a new loan made at the new rate.

The amount of share loans repaid is \$66,235.17 in excess of the similar item in the previous report; the amount disbursed for new share loans is \$11,629.06 in excess of the amount shown in our last report.

The sum disbursed for expenses, say \$132,359.77, is \$3,372.25 in excess of the amount disbursed during the year preceding; the ratio of expenses to the dues capital is $\frac{5.79}{1000}$ of 1 per cent., and of expenses to dues and profits capital of $\frac{4.90}{1000}$ per cent.

SHARES MATURED.

During the year 64 banks have matured shares, the number thereof being 5,079.

The time required to reach maturity, as shown by the returns, was from 135 months, the shortest, to 150, the longest, the average being $140\frac{6}{10}$ months, the average in the previous year being $139\frac{8}{10}$ months.

The amount of loans on real estate cancelled by the maturity of shares was \$245,073.89, — an excess of \$32,648.89 over the amount so cancelled in the year ending Oct. 31, 1899.

In the case of some of the less experienced secretaries, the reports disclose a misapprehension of the law regulating the maturity of shares, inasmuch as they have added interest between dates of division of profits to reach the amount of

\$200, as shown by the following computation, taken from one report : —

Value of shares Oct. 31, 1899,	\$198 62
Dues for November,	1 00
Interest from October 31, one month,	99
Total,	<u>\$200 61</u>

There is no warrant under the statute for such a calculation, and in such cases the transactions would have been treated in this report as shares “retired,” had it not involved too great a change in the compilation of desired results.

The only correct calculation in the above instance would have been, as prescribed in our report of 1894 : —

Value of shares Oct. 31, 1899,	\$198 62
Dues for November and December,	2 00
Matured value,	<u>\$200 62</u>

to which amount, when paid, would have to be added interest for all full months from the date of the preceding adjustment of profits to the date of payment at the rate of the last preceding adjustment.

The following table gives the names of the banks in which shares have been matured during the year, with other facts relating thereto : —

Statement of Shares Matured since Last Report.

NAME OF BANK.	Number of Series.	Date of Issue.	Date of Maturity.	Amount paid in per Share.	Maturing Value per Share.	NUMBER OF SHARES MATURED.				Number of Holders.	Number of Borrowers.	Amount of Real Estate Loans cancelled by Maturity of Shares.	SHARE LOANS CANCELLED BY MATURITY OF SHARES.		Total Value of Shares Matured.
						Pledged for R. E. Loans.	Pledged for Share Loans.	Unpledged.	Total.				Number.	Amount.	
Allston Co-operative Bank, .	3	Jan., 1888,	Jan., 1900,	\$144	\$204 86	-	8	44	52	10	1	-	1	\$1,600 00	\$10,652 72
Allston Co-operative Bank, .	4	July, 1888,	July, 1900,	144	201 84	24	1	22	47	8	3	\$4,700 00	1	100 00	9,486 48
Amesbury Co-operative Bank, .	5	May, 1888,	Feb., 1900,	142	200 77	-	-	34	34	7	-	-	-	-	6,826 18
Amesbury Co-operative Bank, .	6	Nov., 1888,	Sept., 1900,	143	200 87	10	-	40	50	5	1	2,000 00	-	-	10,043 50
Beverly Co-operative Bank, .	1	Sept., 1888,	May, 1900,	141	200 50	-	-	13	13	11	-	-	-	-	2,606 50
Cambridge Co-operative Bank, .	38	Jan., 1889,	Oct., 1900,	142	205 32	5	-	-	5	1	1	1,000 00	-	-	1,026 60
Campello Co-operative Bank, .	15	Oct., 1888,	April, 1900,	138	202 63	5	-	-	5	1	1	1,000 00	-	-	1,013 15
Campello Co-operative Bank, .	16	April, 1889,	Oct., 1900,	138	200 64	13	-	-	13	1	1	2,600 00	-	-	2,608 32
Clinton Co-operative Bank, .	2	April, 1888,	Jan., 1900,	141	201 83	7	-	24	31	12	2	1,300 00	-	-	6,256 73
Clinton Co-operative Bank, .	3	Oct., 1888,	July, 1900,	141	201 32	17	-	25	42	18	3	3,400 00	-	-	8,455 44
Equitable Co-operative Bank, .	21	April, 1888,	April, 1900,	144	200 56	12	7	84	103	15	3	2,400 00	2	385 00	20,657 68
Equitable Co-operative Bank, .	22	Oct., 1888,	Oct., 1900,	144	200 00	-	5	28	33	8	1	-	1	235 00	6,600 00
Equity Co-operative Bank, .	4	Sept., 1888,	March, 1900,	138	202 20	-	15	27	42	3	1	-	3	1,170 00	8,492 40
Equity Co-operative Bank, .	5	March, 1889,	Sept., 1900,	138	201 97	5	-	71	76	13	1	900 00	-	-	15,349 72
Fall River Co-operative Bank, .	1	Dec., 1888,	Sept., 1900,	141	200 22	-	-	28	28	6	-	-	-	-	5,606 16

Statement of Shares Matured since Last Report — Continued.

NAME OF BANK.	Number of Series.	Date of Issue.	Date of Maturity.	Amount paid in per Share.	Maturing Value per Share.	NUMBER OF SHARES MATURED.				Number of Holders.	Number of Borrowers.	Amount of Real Estate Loans cancelled by Maturity of Shares.	SHARE LOANS CANCELLED BY MATURITY OF SHARES.		Total Value of Shares Matured.
						Pledged for R. E. Loans.	Pledged for Share Loans.	Unpledged.	Total.				Number.	Amount.	
Fidelity Co-operative Bank, . .	1	May, 1888,	March, 1900,	\$142	\$204 96	5	4	96	105	41	4	\$1,000 00	3	\$460 00	\$21,520 80
Fidelity Co-operative Bank, . .	2	Sept., 1888,	May, 1900,	141	200 03	-	38	57	95	27	6	-	6	3,075 00	19,002 85
Fitchburg Co-operative Bank, .	22	May, 1888,	Feb., 1900,	142	200 47	16	-	85	101	42	4	3,000 00	1	30 00	20,247 47
Fitchburg Co-operative Bank, .	23	Nov., 1888,	Sept., 1900,	143	200 54	26	-	100	126	35	3	5,050 00	-	-	25,268 04
Foxborough Co-operative Bank, .	1	March, 1889,	Aug., 1900,	137	200 69	-	-	1	1	1	-	-	1	-	200 69
Germania Co-operative Bank, .	7	Oct., 1888,	Oct., 1900,	144	204 80	27	-	-	27	2	2	5,300 00	-	-	5,529 60
Gloucester Co-operative Bank, .	3	April, 1888,	Dec., 1899,	141	202 74	8	24	57	89	20	9	1,600 00	7	3,900 00	18,043 86
Gloucester Co-operative Bank, .	4	Oct., 1888,	June, 1900,	141	202 75	16	25	31	72	20	9	3,200 00	10	2,700 00	14,598 00
Grafton Co-operative Bank, . .	2	May, 1888,	Oct., 1899,	138	200 78	2	-	-	2	1	1	400 00	-	-	401 56
Grafton Co-operative Bank, . .	3	Nov., 1888,	May, 1900,	138	200 67	-	1	5	6	2	1	-	1	80 00	1,204 02
Guardian Co-operative Bank, .	5	June, 1888,	April, 1900,	143	200 58	12	2	9	23	7	2	2,300 00	1	250 00	4,613 34
Haverhill Co-operative Bank, .	19	May, 1888,	April, 1900,	144	200 92	6	5	84	95	34	5	1,200 00	3	800 00	19,087 40
Henry Wilson Co-operative Bank,	3	Nov., 1887,	Nov., 1899,	144	201 09	11	13	48	72	4	4	1,850 00	12	2,300 00	14,478 48
Henry Wilson Co-operative Bank,	4	May, 1888,	June, 1900,	145	200 81	-	5	36	41	1	1	-	1	150 00	8,233 21
Holbrook Co-operative Bank, .	1	June, 1888,	Dec., 1899,	138	200 24	-	18	52	70	22	14	-	4	1,850 00	14,016 80
Holbrook Co-operative Bank, .	2	Dec., 1888,	July, 1900,	140	200 62	6	9	48	63	14	5	1,200 00	5	1,000 00	12,639 06

Holyoke Co-operative Bank, . .	16	May, 1889,	Jan., 1900,	141	200 32	40	11	-	51	5	5	7,900 00	1	1,700 00	10,216 32
Holyoke Co-operative Bank, . .	17	Nov., 1889,	Aug., 1900,	142	200 85	40	-	-	40	5	5	7,450 00	-	-	8,034 00
Home Co-operative Bank, . .	13	June, 1888,	Dec., 1899,	138	201 07	2	-	9	11	6	1	400 00	-	-	2,211 77
Home Co-operative Bank, . .	14	Dec., 1888,	June, 1900,	138	200 89	23	8	80	111	16	2	4,500 00	2	1,070 00	22,298 79
Homestead Co-operative Bank, .	23	Sept., 1888,	March, 1900,	138	200 55	36	-	21	57	18	4	7,050 00	-	-	11,431 35
Homestead Co-operative Bank, .	24	March, 1889,	Sept., 1900,	139	200 53	16	-	10	26	8	2	3,200 00	-	-	5,213 78
Hudson Co-operative Bank, . .	6	May, 1888,	Dec., 1899,	140	200 00	-	-	73	73	13	-	-	-	-	14,600 00
Hudson Co-operative Bank, . .	7	Nov., 1888,	July, 1900,	140	200 00	8	15	28	51	15	6	1,450 00	6	1,950 00	10,200 00
Hyde Park Co-operative Bank, .	5	Sept., 1888,	April, 1900,	139	200 75	-	-	40	40	8	-	-	-	-	8,030 00
Lawrence Co-operative Bank, . .	1	April, 1888,	Oct., 1899,	139	202 20	20	-	22	42	10	4	4,000 00	-	-	8,492 40
Lawrence Co-operative Bank, . .	2	Oct., 1888,	April, 1900,	139	201 64	-	-	17	17	6	-	-	-	-	3,427 88
Leominster Co-operative Bank, .	1	May, 1888,	Feb., 1900,	142	200 58	-	6	64	70	34	2	-	2	950 00	14,040 60
Leominster Co-operative Bank, .	2	Nov., 1888,	Sept., 1900,	143	200 67	9	3	71	83	18	3	1,800 00	-2	175 00	16,655 61
Lowell Co-operative Bank, . .	8	Nov., 1888,	May, 1900,	138	201 07	-	10	63	73	11	2	-	2	2,080 00	14,678 11
Malden Co-operative Bank, . .	3	May, 1888,	Nov., 1899,	138	201 23	39	8	77	124	24	9	7,800 00	3	1,130 00	24,952 52
Malden Co-operative Bank, . .	4	Nov., 1888,	May, 1900,	138	200 07	15	25	74	114	21	5	2,000 00	4	2,550 00	22,807 98
Mansfield Co-operative Bank, .	11	May, 1888,	April, 1900,	144	200 64	13	9	55	77	13	6	2,500 00	4	1,000 00	15,449 28
Mansfield Co-operative Bank, .	12	Nov., 1888,	Oct., 1900,	144	200 29	6	17	63	86	15	3	1,100 00	2	500 00	17,224 94
Marblehead Co-operative Bank, .	5	May, 1888,	Jan., 1900,	141	200 12	19	-	-	19	2	2	3,700 00	-	-	3,802 28
Marblehead Co-operative Bank, .	6	Nov., 1888,	Aug., 1900,	142	200 18	8	-	4	12	2	2	1,500 00	-	-	2,402 16
Mechanics' Co-operative Bank, .	14	July, 1888,	Feb., 1900,	140	200 56	-	8	73	81	20	3	-	3	1,075 00	16,245 36
Mechanics' Co-operative Bank, .	15	Jan., 1889,	Aug., 1900,	140	200 61	11	14	81	106	43	7	2,200 00	5	1,675 00	21,264 66
Medford Co-operative Bank, . .	5	May, 1888,	Oct., 1899,	138	204 30	12	17	29	58	16	8	2,400 00	6	2,700 00	11,849 40

Statement of Shares Matured since Last Report — Continued.

NAME OF BANK.	Number of Series.	Date of Issue.	Date of Maturity.	Amount paid in per Share.	Maturing Value per Share.	NUMBER OF SHARES MATURED.				Number of Holders.	Number of Borrowers.	Amount of Real Estate Loans cancelled by Maturity of Shares.	SHARE LOANS CANCELLED BY MATURITY OF SHARES.		Total Value of Shares Matured.
						Pledged for R. E. Loans.	Pledged for Share Loans.	Unpledged.	Total.				Number.	Amount.	
Medford Co-operative Bank, .	6	Nov., 1888,	April, 1900,	\$138	\$203 34	38	1	5	44	6	5	\$7,500 00	1	\$200 00	\$8,946 96
Merchants' Co-operative Bank, .	15	Dec., 1888,	June, 1900,	138	202 37	21	-	-	21	2	2	4,200 00	-	-	4,249 77
Millford Co-operative Bank, .	3	April, 1888,	Dec., 1899,	141	200 98	14	-	-	14	3	3	2,800 00	-	-	2,813 72
Millford Co-operative Bank, .	4	Oct., 1888,	June, 1900,	141	200 98	19	-	-	19	2	2	3,800 00	-	-	3,818 62
New Bedford Co-operative Bank, .	15	May, 1888,	Jan., 1900,	140	200 12	1	-	2	3	3	1	800 00	-	-	600 36
New Bedford Co-operative Bank, .	16	Nov., 1888,	July, 1900,	141	200 52	8	-	-	8	3	3	1,000 00	-	-	1,604 16
Newton Co-operative Bank, .	1	Sept., 1888,	May, 1900,	140	200 00	-	-	76	76	25	-	-	-	-	15,200 00
North Abington Co-operative Bank, .	1	April, 1888,	Dec., 1899,	141	202 98	-	-	24	24	10	-	-	-	-	4,871 52
North Abington Co-operative Bank, .	2	Oct., 1888,	June, 1900,	141	202 98	7	-	17	24	7	2	1,400 00	-	-	4,871 52
North Easton Co-operative Bank, .	1	April, 1889,	Sept., 1900,	138	205 56	5	-	-	5	1	1	900 00	-	-	1,027 80
People's Co-operative Bank, .	14	May, 1888,	May, 1900,	144	207 51	-	5	-	5	1	1	-	1	1,000 00	1,037 55
People's Co-operative Bank, .	15	Nov., 1888,	Aug., 1900,	142	202 00	-	-	23	23	6	-	-	-	-	4,646 00
Pioneer Co-operative Bank, .	20	April, 1888,	Nov., 1899,	140	200 72	10	-	3	22	6	3	3,800 00	-	-	4,415 84
Pioneer Co-operative Bank, .	21	Oct., 1888,	June, 1900,	141	200 48	9	5	15	29	10	2	1,800 00	1	700 00	5,813 92
Plymouth Co-operative Bank, .	14	Dec., 1888,	June, 1900,	139	200 82	2	-	2	4	3	1	400 00	-	-	803 28
Provident Co-operative Bank, .	7	Sept., 1888,	Dec., 1899,	135	200 34	28	10	80	118	16	6	4,523 89	3	1,300 00	23,640 12

Provident Co-operative Bank,	8	March, 1889,	July, 1900,	136	201 00	33	6	88	127	21	7	4,600 00	2	600 00	25,527 00
Reading Co-operative Bank, .	4	June, 1888,	Feb , 1900,	140	201 33	-	-	19	19	9	-	-	-	-	3,825 27
Reading Co-operative Bank, .	5	Dec., 1888,	Aug., 1900,	140	200 16	4	-	11	15	6	1	800 00	-	-	3,002 40
Salem Co-operative Bank, .	2	Oct., 1888,	May, 1900,	140	200 92	-	-	31	31	21	-	-	-	-	6,228 52
Sandwich Co-operative Bank,	4	June, 1887,	Nov., 1899,	149	204 86	-	1	-	1	-	1	-	1	50 00	204 86
Sandwich Co-operative Bank,	5	Dec., 1887,	June, 1900,	150	206 18	-	1	-	1	-	1	-	1	50 00	206 18
Security Co-operative Bank, .	12	Dec., 1888,	Aug., 1900,	141	202 33	30	-	-	30	5	5	5,950 00	-	-	6,069 90
Somerville Co-operative Bank,	17	April, 1888,	March, 1900,	143	200 54	-	4	58	62	17	1	-	1	500 00	12,433 48
Somerville Co-operative Bank,	18	Oct., 1888,	Oct., 1900,	144	205 45	7	-	55	62	13	1	1,400 00	-	-	12,737 90
So. Weymouth Co-operative Bank,	1	March, 1889,	Aug , 1900,	138	200 68	8	-	19	27	15	3	1,600 00	-	-	5,418 36
Springfield Co-operative Bank,	13	May, 1888,	Dec., 1899,	138	200 92	10	-	-	10	1	1	2,000 00	-	-	2,009 20
Stoneham Co-operative Bank,	3	Feb., 1888,	Oct., 1899,	141	204 88	10	-	4	14	5	2	2,000 00	-	-	2,868 32
Stoneham Co-operative Bank,	4	Aug., 1888,	April, 1900,	141	203 31	1	-	3	4	3	1	200 00	-	-	813 24
Stoughton Co-operative Bank,	4	March, 1889,	Sept., 1900,	138	201 71	11	3	72	86	24	3	2,200 00	1	300 00	17,347 06
Suffolk Co-operative Bank, .	6	July, 1888,	Dec , 1899,	138	200 43	-	-	12	12	2	-	-	-	-	2,405 16
Taunton Co-operative Bank, .	9	May, 1888,	May, 1900,	144	209 04	12	-	-	12	2	2	2,400 00	-	-	2,508 48
Volunteer Co-operative Bank,	2	July, 1888,	March, 1900,	141	202 00	43	-	29	72	15	4	8,600 00	-	-	14,544 00
Volunteer Co-operative Bank,	3	Jan., 1889,	Sept., 1900,	141	201 66	15	16	29	60	25	10	3,000 00	4	1,000 00	12,099 60
Wakefield Co-operative Bank,	5	Nov., 1888,	March, 1900,	137	200 00	6	3	23	32	9	3	1,200 00	2	450 00	6,400 00
Waltham Co-operative Bank,	17	Oct., 1888,	April, 1900,	139	200 32	50	-	62	112	20	8	9,750 00	-	-	22,435 84
Weir Co-operative Bank, .	9	July, 1888,	March, 1900,	141	200 47	8	-	-	8	1	1	1,600 00	-	-	1,603 76
Weir Co-operative Bank, .	10	Jan., 1889,	Sept., 1900,	141	200 53	-	-	6	6	2	-	-	-	-	1,203 18
Westfield Co-operative Bank,	12	Dec., 1887,	Dec., 1899,	144	201 83	5	10	57	72	13	2	1,000 00	2	375 00	14,531 76

Statement of Shares Matured since Last Report — Concluded.

NAME OF BANK.	Number of Series.	Date of Issue.	Date of Maturity.	Amount paid in per Share.	Maturing Value per Share.	NUMBER OF SHARES MATURED.				Number of Holders.	Number of Borrowers.	Amount of Real Estate Loans cancelled by Maturity of Shares.	SHARE LOANS CANCELLED BY MATURITY OF SHARES.		Total Value of Shares Matured.
						Pledged for R. E. Loans.	Pledged for Share Loans.	Unpledged.	Total.				Number.	Amount.	
Westfield Co-operative Bank, .	13	June, 1888,	June, 1900,	\$144	\$201 60	-	11	19	30	8	2	-	2	\$400 00	\$6,048 00
West Roxbury Co-operative Bank,	14	Nov., 1887,	Nov., 1899,	144	204 97	33	23	25	81	14	9	\$6,550 00	4	3,100 00	16,602 57
West Roxbury Co-operative Bank,	15	May, 1888,	May, 1900,	144	203 55	40	31	65	136	24	11	7,800 00	7	3,900 00	27,682 80
Whitman Co-operative Bank, .	1	March, 1889,	Sept., 1900,	139	200 52	5	4	31	40	15	3	1,000 00	2	275 00	8,020 80
Woburn Co-operative Bank, .	4	Oct., 1888,	March, 1900,	138	201 98	3	-	-	3	1	1	600 00	-	-	605 94
Woburn Co-operative Bank, .	5	April, 1889,	Sept., 1900,	138	200 62	28	-	-	28	5	5	5,500 00	-	-	5,617 36
Wollaston Co-operative Bank, .	1	April, 1889,	Sept., 1900,	138	202 22	-	2	27	29	19	1	-	1	275 00	5,864 38
Worcester Co-operative Bank, .	17	Oct., 1888,	April, 1900,	139	200 00	17	11	68	96	34	4	3,350 00	2	650 00	19,200 00
Worcester Co-operative Bank, .	18	April, 1889,	Oct., 1900,	139	200 00	29	4	72	105	26	6	5,800 00	3	550 00	21,000 00
Workingmen's Co-operative Bank,	17	June, 1888,	Dec., 1899,	138	200 54	43	15	80	138	41	11	8,100 00	4	1,350 00	27,674 52
Workingmen's Co-operative Bank,	18	Dec., 1888,	June, 1900,	139	200 07	95	-	-	95	11	11	18,800 00	-	-	19,006 65
						1,267	497	3,315	5,079	1,252	322	\$245,073 89	149	\$55,665 00	\$1,022,403 58

SHARES RETIRED.

The number of shares retired during the year was 22,920, the value thereof, returned to the holders, being \$2,483,946.89.

If some of the banks had in the past been less ready to swell their obligations by the issue of shares in each series largely in excess of what the demands of “home seekers” required, this large return would in part have been uncalled for and the clerical work of the banks been much reduced; as it is, however, the wisdom of the statute, which under certain conditions requires, and in others permits, the retirement of shares, is exemplified more fully each year.

Neglect to retire shares as required by the statute, to which reference was made in our last report, was not shown to any great extent in the late reports of the banks.

LIABILITIES AND ASSETS.

The statement which follows gives the several items of liabilities and assets of all the banks consolidated into one balance sheet, also a comparison of the several items with those in the similar statement in the last report: —

Liabilities.

CLASSIFICATION.	Amount Oct. 31, 1900.	Increase.	Decrease.
Dues capital,	\$22,859,955 50	\$825,130 64	-
Profits capital (all series),	4,133,130 96	75,817 88	-
Interest,	139,966 17	-	\$13,690 87
Premiums,	3,996 15	-	1,249 66
Fines,	5,191 48	-	220 84
Transfer fees,	46 00	-	5 25
Withdrawal profits,	8,057 52	773 43	-
Forfeiture profits,	674 18	-	100 48
Guaranty fund,	201,941 81	18,810 59	-
Surplus,	270,233 16	29,062 66	-
Forfeited share account,	13,128 73	-	479 71
Advance payments,	6,279 89	-	569 14
Matured share account,	48,362 08	30,791 30	-
Retired share account,	23,198 26	16,870 68	-
Due on loans,	2,725 08	-	1,441 62
Sundries,	4,861 45	-	2,398 49
	\$27,721,748 42	-	-

Assets.

CLASSIFICATION.	Amount Oct. 31, 1900.	Increase.	Decrease.
Loans on real estate,	\$24,046,155 06	\$775,583 77	-
Loans on shares,	1,155,074 26	45,724 84	-
Permanent expense account,	11,104 70	667 99	-
Temporary expense account,	13,981 93	-	\$231 03
Real estate by foreclosure,	993,150 06	102,545 49	-
Unpaid dues,	26,986 00	1,112 00	-
Unpaid interest,	122,776 08	-	8,176 69
Unpaid premiums,	3,817 31	-	1,034 49
Unpaid fines,	10,149 51	-	733 10
Bonds and notes of cities and towns,	82,667 63	-	10,271 68
Mortgages,	181,383 54	56,413 27	-
Sundries,	17,325 61	5,285 98	-
Cash,	1,057,176 73	32,714 77	-
	\$27,721,748 42	-	-

Upon reference to the statement, it will be seen that during the year ending October 31 last there has been an increase:—

In dues capital of	\$825,130 64
In profits capital of	75,817 88
A total of	\$900,948 52

The increase during the previous fiscal year was \$902,068.57.

The total sum at credit of guaranty fund and surplus account, say \$472,174.97, is \$47,873.25 in excess of the sums so carried on Oct. 31, 1899, and bears relatively a somewhat larger ratio to the liability for capital than existed at that date.

Loans on real estate show an increase of \$775,583.77 and loans on shares of \$45,724.84 over the amounts outstanding on Oct. 31, 1899.

The items of unpaid interest, premiums and fines, amounting to \$136,742.90, are \$9,984.28 less than the amounts shown in the balance sheet of Oct. 31, 1899; a part of this reduction is due to the fact that some loans on which interest was then overdue have been transferred to real estate by foreclosure account.

Investments in bonds and notes, and loans on the same, are \$32,771.68 less in amount than in the year previous.

The cash on hand, say \$1,057,176.73, is \$32,714.77 in excess of the amount held Oct. 31, 1899; but, as the amounts due for shares matured and retired and on incomplete loans are \$46,220.36 more than in the year previous, the amount available for other purposes is not as large. Of the remaining

amount, the sum of \$233,512.53 is reported as sold; this leaves the amount for investment as \$749,378.78 against an amount of \$775,815.92 the year previous.

INVESTMENTS IN BONDS AND NOTES.

The banks holding such investments are as follows : —

Dean Co-operative Bank, Franklin, par value	\$4,000, value on books, .	\$4,000 00
Haverhill Co-operative Bank, par value	. 41,000, value on books, .	41,000 00
Marblehead Co-operative Bank, par value	. 2,000, value on books, .	2,063 53
Pittsfield Co-operative Bank, par value .	. 10,000, value on books, .	10,000 00
Somerville Co-operative Bank, par value	. 26,000, value on books, .	25,604 10
Total par value,		\$83,000 total value per books, \$82,667 63

Five banks which last year held similar investments have liquidated their holdings, and 2 banks which last year did not hold any are included in the above list.

As stated in previous reports, it is the opinion of this Board that, while it may be expedient for a bank to tide over for a short time a slackened demand for loans by investment in municipal bonds or notes, it is bad policy, and one never anticipated by the framers of the statute, for banks to hold as a permanent investment bonds bearing, as these municipal bonds do, a low rate of interest, thereby reducing the earnings derived from their regular loans.

REAL ESTATE HELD UNDER FORECLOSURE.

This item shows an increase of \$102,545.49 over the amount returned on Oct. 31, 1899, being but about \$6,000 less than the increase in the year ending that date. In addition to the increase mentioned, the item of mortgages (in common form) taken in part or full payment of estates previously acquired under foreclosure has increased in the sum of \$56,413.27, making an aggregate of \$1,174,533.60 of real estate and mortgages held by the banks, — a considerably larger ratio to the assets of the banks than was the case the year previous.

There are 42 banks, with an aggregate dues capital of \$4,145,437, none of which hold either real estate or mortgages of the form above referred to.

The above amount of \$1,174,533.60 is distributed among the other 84 banks, and ranges from \$210.68, the smallest, to

\$93,443.68, the largest, in any one bank; the aggregate dues capital of the 84 banks is \$18,714,518.50, the ratio of real estate and mortgages to dues capital of said banks being about 6.28 per cent.

The transactions in real estate during the year of the several banks is shown in the following statement:—

Balance as shown in statement of Oct. 31, 1899 (405 estates),	\$890,604 57
Acquired during the year (206 estates),	432,853 96
Expenses on estates incurred during the year,	63,047 29
Balances paid to mortgagors,	1,764 10
Gains on estates sold during the year,	4,638 49
<hr/>	
Total,	\$1,392,908 41
Received for 155 estates disposed of during the	
year,	\$331,268 66
Rents, etc., received,	36,202 08
Losses incurred by sales, or charged off to	
cover depreciation,	32,340 31
<hr/>	
	399,811 05
<hr/>	
Balance as shown by books Oct. 31, 1900 (456 estates), .	\$993,097 36

which sum varies slightly from the sum shown in the table of assets, in consequence of the manner in which some of the banks keep their books.

INTEREST ON LOANS.

The following statement gives the rates of interest the banks were receiving on loans outstanding Oct. 31, 1900, also the rates prevailing on Oct. 31, 1899:—

	1899.	1900.
Loaned at 5 per cent.,	\$5,719,489 40	\$8,306,580 78
Loaned between 5 and 6 per cent.,	1,862,004 30	2,276,946 87
Loaned at 6 per cent.,	5,622,605 06	5,329,922 45
Loaned between 6 and $6\frac{3}{10}$ per cent.,	917,495 72	815,634 71
Loaned at $6\frac{3}{10}$ (= 5 cents premium),	7,847,076 34	6,527,763 04
Loaned between $6\frac{3}{10}$ and 7 per cent.,	2,119,225 25	1,737,899 83
Loaned at 7 per cent.,	19,740 00	16,387 00
Loaned between 7 and 8 per cent.,	252,229 64	181,319 64
Loaned at 8 per cent.,	730 00	500 00
Loaned at over 8 per cent.,	19,325 00	8,275 00
<hr/>		<hr/>
Totals,	\$24,379,920 71	\$25,201,229 32

The amount of loans, as shown in the table, was as follows : —

Under 6 per cent. was, in 1899,	. \$7,581,493 70 ;	in 1900, \$10,583,527 65
At 6 per cent. was, in 1899,	. . 5,622,605 06 ;	in 1900, 5,329,922 45
Over 6 per cent. and not over $6\frac{3}{10}$		
was, in 1899,	. . . 8,764,572 06 ;	in 1900, 7,343,397 75
Over $6\frac{3}{10}$ per cent. was, in 1899,	. 2,411,249 89 ;	in 1900, 1,944,381 47

The average rate of interest on real estate loans now pending is $5.762+$ per cent., and that on share loans is $5.631+$; the average rate on real estate loans Oct. 31, 1899, was $5.902+$ per cent., and on share loans was $5.770+$.

The above statement tends to make evident the continued decreased earning capacity of the banks.

In the opinion of this Board, the condition of affairs as herein portrayed makes it apparent that some of the co-operative banks of this Commonwealth are at present passing through a crucial period of their existence.

This condition of affairs has been brought about, it would seem, by a desire in the past to too greatly extend the number and business of the banks, especially in the larger cities; too many shares have been issued, and consequently more money has been offered for sale than the demand of actual "home seekers" has required, and loans have been made to unreliable parties and upon undesirable property, in order to keep the money of the bank employed. In view of present conditions, it seems unfortunate that the ruling made previous to 1887, by the commissioners then in office, limiting the issue of shares to such number as would make an accumulation of one million dollars capital at their maturity, should have been negated by the passage of chapter 216 (section 1) of the Acts of that year.

In some few instances, in the past, it has been the custom to pay the secretary, in lieu of a fixed salary, a commission on the receipts; this may have, and no doubt has, been the cause of extra exertions on the part of such officials to increase the income of the bank, and thereby secure increased compensation.

Where such practice is still in force, it should be discontinued, and the secretary be paid a salary proportionate to the services required and performed; in this way no official would have an interest in increasing the size of the bank beyond its legitimate requirements.

With reduced dividends, and consequent delay in the maturing of shares, inconvenience and disappointment must result to borrowers as well as to investors; but in the end the result, it is believed, will be to return the institutions to a better and more enduring foundation. To do this will require heroic measures on the part of some of the banks, the officials of which must be content to see the limit of the business reduced; must cut down the issue of shares to such an amount only as may be required to meet the demands of actual home seekers; must discontinue the loaning of money to speculative builders and on factories and similar risks, confining loans to property and borrowers well known in the vicinity of the bank's place of business; must dispose of such real estate as is now held, as rapidly as may be, without incurring too severe loss.

When these measures shall have been carried into effect, the class of banks referred to will be brought into line with the others, and all the co-operative banks of the Commonwealth be living testimonials of the discretion and wisdom of those who originally planned the system, which, when lived up to in spirit as well as in theory, is one of the best in the country.

WITHDRAWAL PROFITS AND FINES.

These questions continue to be discussed, but, so far as advised, few changes have been made in the methods of the banks during the past fiscal year. In the opinion of this Board, the time is not far distant when the injustice of retaining, as is done by some banks, a large portion of profits already credited to a member, when by necessity or otherwise he is forced to withdraw, will be remedied either by voluntary action on the part of the banks or by legislation. At present this Board has no form of legislation to suggest on this point.

COLLATERAL LOAN COMPANIES.

Three companies, viz. : —

The Collateral Loan Company of Boston,
The Workingmen's Loan Association of Boston, and
The Worcester Collateral Loan Association of Worcester,

are now doing a loan business in this Commonwealth, under special charters.

These companies have all been examined by an expert accountant, appointed by this Board, and their annual returns are, in each case, as required by statute attested to by the State director of the company.

The annual returns of the three companies are printed at the end of this report.

The Collateral Loan Company has increased its capital during the year in the sum of \$100,000.

All three companies appear to be doing the business for which they were incorporated, in a manner to afford much-desired accommodation to deserving persons at a much lower rate than charged by private lenders.

MORTGAGE LOAN COMPANIES.

THE NATIONAL MORTGAGE AND DEBENTURE COMPANY.

This company, as stated in our last report, is virtually being liquidated, and, except for the convenience of perfecting titles and the execution of other papers, might be dissolved; as long, however, as there is property in the hands of the trustees of the bonds issued, it may be advisable to keep up its corporate existence.

The annual statement varies somewhat from that of a year ago, inasmuch as, by vote of the directors, several accounts have been charged off or merged into others.

The nominal assets are not of value sufficient to pay the obligations for which they are pledged as collateral.

GLOBE INVESTMENT COMPANY.

One or more hearings have been had in court regarding claims against this company, and the receiver reports that an application to the court by him, asking authority to pay a dividend on all preferred claims, will be heard in March, and that in from sixty to ninety days after the hearing he will be in position to pay a very small dividend on such claims.

FOREIGN COMPANIES.

Of the three companies heretofore doing business in this Commonwealth, we have to report as follows:—

MINNESOTA SAVING FUND AND INVESTMENT COMPANY.

During the past year the deposit made by this company with the Treasurer and Receiver-General of this Commonwealth has been, by order of the superior court, distributed among those citizens of this Commonwealth who were entitled to receive the same; the sum distributed amounted to .2279 per cent. of the claims.

In accordance with the custom in previous similar cases, it is expected that, after a dividend of like amount shall have been paid to the other withdrawing members, the shareholders resident in this Commonwealth will receive such additional dividends as may be paid out of the other assets of the company.

The company is endeavoring to get its affairs in such shape as will enable it to again resume active business in Minnesota.

SECURITY SAVINGS AND LOAN ASSOCIATION OF MINNEAPOLIS.

Hon. Robert D. Russell, the receiver of this company, reports to us, under date of Dec. 24, 1900, that he has just received an order from the court (in Minnesota) to pay an additional dividend of 20 per cent. to all free shareholders alike. This will make $41\frac{1}{4}$ per cent. which will have been paid thus far.

The receiver also reports that there are still some assets to dispose of, and hopes he may have the matter closed within six months or thereabouts.

AMERICAN BUILDING, LOAN AND INVESTMENT SOCIETY OF
CHICAGO.

No dividends have been paid during the past year by the receiver of this company, Henry W. Brant, Esq., of Chicago, who advises us that he believes a settlement can be made of all the affairs of this society some time during the present calendar year.

This Board has frequent inquiries from companies located in various parts of the Union, and doing business in a manner similar to that done by the companies herein named, as to the terms upon which they might be allowed to do business in this Commonwealth.

The result of investments by Massachusetts citizens in the three companies mentioned, fully exemplifies the wisdom of the present statute, which prohibits any such companies from transacting business here.

CONCLUSION.

On the following pages will be found the financial statements and statistics of the several institutions.

The Appendix contains the statutes relating to co-operative banks and mortgage loan and investment companies.

The statute relating to the printing of public documents provides that 2,000 copies of this part of the report of this Board be issued, which is, at present, ample to meet all demands; but the demand for copies of Part I. is largely in excess of the supply, and the suggestion made in Part I. is renewed, that legislation be adopted at the present session authorizing the printing hereafter of a larger number of that part of the report.

STARKES WHITON,
WARREN E. LOCKE,
JAMES O. OTIS,

Board of Commissioners of Savings Banks.

ABSTRACT OF ANNUAL REPORTS

OF THE

CO-OPERATIVE BANKS,

SHOWING THEIR

CONDITION AT CLOSE OF BUSINESS

OCTOBER 31, 1900.

ACUSHNET CO-OPERATIVE BANK—NEW BEDFORD.

Incorporated Nov. 15, 1889. Commenced business Nov. 16, 1889.

RUFUS A. SOULE, *President*.CHARLES R. PRICE, *Secretary*.EDGAR LORD, *Treasurer*.

Names of security committee :

LOT B. BATES,

WILLIAM A. KIRBY,

BENJAMIN F. BROWNELL.

Regular meetings the fourth Saturday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$135,835 00	Dues capital,	\$132,045 00
Loans on shares,	14,695 00	Profits capital (all series), . .	26,133 27
Permanent expense account, .	85 20	Guaranty fund,	1,063 77
Real estate by foreclosure, . .	2,398 29	Surplus,	740 74
Unpaid dues,	1,573 00	Forfeited share account, . .	43 68
Unpaid interest,	1,492 84	Due on mortgage loans, . .	50 00
Unpaid fines,	126 24	Personal account,	18 51
Suspense account,	9 00		
Personal accounts,	872 10		
Cash in hands of treasurer, . .	3,008 30		
	\$160,094 97		\$160,094 97

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$32,397 00	For real estate loans,	\$15,550 00
interest,	7,941 23	share loans,	11,850 00
finer,	202 32	dues capital withdrawn, . .	11,693 00
transfer fees,	50	dues capital retired,	9,851 00
real estate loans repaid, . . .	5,530 00	profits capital withdrawn, . .	2,149 95
share loans repaid,	6,320 00	profits capital retired, . . .	3,228 86
withdrawal profits,	169 50	temporary expenses,	883 46
real estate by foreclos- ure,	1,121 60	real estate by foreclosure, interest on retired shares, uncompleted mortgage loan account,	244 69 188 25 1,868 71
profit and loss account, . . .	5 90	personal accounts,	1,371 50
personal accounts,	671 29	Cash on hand Oct. 31, 1900, .	3,008 30
Cash on hand Oct. 31, 1899, . .	5,628 38		
	\$61,887 72		\$61,887 72

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$52,195 00	5.50 per cent.	\$1,000 00	6.36 per cent.	\$11,280 00	5.50 per cent.
70,465 00	6.06 "	1,675 00	6.42 "	3,415 00	6.06 "
5,450 00	6.12 "	1,150 00	6.48 "		
2,000 00	6.18 "	375 00	6.60 "		
1,400 00	6.24 "	125 00	6.66 "		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1890, .	2	\$173 49	42	\$7,286 58	Dues capital, as per gen- eral ledger, . . . \$132,045 00 Profits capital, as per general ledger, . . . 26,133 27	
Nov., 1890, .	3	162 55	55	8,940 25		
May, 1891, .	4	151 91	48	7,291 68		
Nov., 1891, .	5	141 62	93	13,170 66		
May, 1892, .	6	131 59	64	8,421 76		
Nov., 1892, .	7	121 90	126	15,359 40		
May, 1893, .	8	112 50	52	5,850 00		
Nov., 1893, .	9	103 34	44	4,546 96		
May, 1894, .	10	94 46	45	4,250 70		
Nov., 1894, .	11	85 85	107	9,185 95		
May, 1895, .	12	77 47	123	9,528 81		
Nov., 1895, .	13	69 35	186	12,899 10		
May, 1896, .	14	61 47	138	8,482 86		
Nov., 1896, .	15	53 81	224	12,053 44		
May, 1897, .	16	46 38	135	6,261 30		
Nov., 1897, .	17	39 18	191	7,483 38		
May, 1898, .	18	32 19	95	3,058 05		
Nov., 1898, .	19	25 38	169	4,289 22		
May, 1899, .	20	18 77	293	5,499 61		
Nov., 1899, .	21	12 34	267	3,294 78		
May, 1900, .	22	6 09	142	864 78		
Dues paid in advance, . . .				159 00	Total, . . .	\$158,178 27
Total, . . .				\$158,178 27		

Number of shares issued during the year,	527
Number of shares now in force,	2,639
Number of shares now borrowed upon,	1,112
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	384
Number of shares retired during the year,	84
Highest rate of premium or interest received on money sold during the year : 5½ per cent.	
Lowest rate of premium or interest received on money sold during the year : 5½ per cent.	
Rate of profits distributed : first term, 2¾ per cent. ; second term, 2½ per cent.	
Number of members withdrawn during the year,	59
Present number of members,	375
Present number of borrowers,	137
Present number of non-borrowers,	238
Number of loans secured by first mortgage of real estate,	87
Number of loans on shares,	50
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, .	883 46
Date of examination by commissioner: July 18, 20.	

ADAMS CO-OPERATIVE BANK — ADAMS.

Incorporated Dec. 17, 1895. Commenced business March 10, 1896.

A. B. MOLE, *President.*

FRANK HANLON, *Secretary and Treasurer.*

Names of security committee :

E. BURLINGAME, GEORGE B. ADAMS,
S. L. A. HALL.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$57,775 00	Dues capital, . . .	\$57,753 00
Loans on shares, . . .	5,530 00	Profits capital (all series), .	5,693 28
Permanent expense account, .	100 00	Guaranty fund, . . .	101 14
Cash in hands of treasurer, .	161 42	Forfeited share account, .	14 00
	\$63,566 42		\$63,566 42

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$24,395 00	For real estate loans, . . .	\$33,700 00
interest, . . .	3,104 57	share loans, . . .	6,576 00
finer, . . .	80 81	dues capital withdrawn, .	5,426 00
real estate loans repaid, .	14,245 87	profits capital withdrawn, .	333 78
share loans repaid, .	4,286 00	temporary expenses, .	194 09
withdrawal profits, .	30 55	forfeited shares, . . .	51 00
Cash on hand Oct. 31, 1899, .	304 49	Cash on hand Oct. 31, 1900, .	161 42
	\$46,447 29		\$46,447 29

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$57,775 00	6 per cent.	-	-	\$5,530 00	6 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1896, .	1	\$63 94	363	\$23,210 22	Dues capital, as per gen-	
Nov., 1896, .	2	53 82	133	7,158 06	eral ledger, . . .	\$57,753 00
May, 1897, .	3	46 46	99	4,599 54	Profits capital, as per	
Nov., 1897, .	4	39 26	220	8,637 20	general ledger, . . .	5,698 28
May, 1898, .	5	32 25	86	2,773 50	Unpaid dues, . . .	295 00
Nov., 1898, .	6	25 44	232	5,902 08		
May, 1899, .	7	18 81	214	4,025 34		
Nov., 1899, .	8	12 36	419	5,178 84		
May, 1900, .	9	6 09	350	2,131 50		
Dues paid in advance, . . .				130 00		
Total,				\$63,746 28	Total,	\$63,746 28

Number of shares issued during the year,	836
Number of shares now in force,	2,116
Number of shares now borrowed upon,	488
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	277
Highest rate of premium or interest received on money sold during the year:	
6 per cent.	
Lowest rate of premium or interest received on money sold during the year:	
6 per cent.	
Rate of profits distributed: first term, 2 $\frac{7}{8}$ per cent.; second term, 2 $\frac{7}{8}$ per cent.	
Number of members withdrawn during the year,	43
Present number of members,	314
Present number of borrowers,	74
Present number of non-borrowers,	240
Number of loans secured by first mortgage of real estate,	50
Number of loans on shares,	24
Largest loan to any one member,	\$3,000 00
Smallest loan to any one member,	8 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, .	238 69
Date of examination by commissioner: May 7.	

ALLSTON CO-OPERATIVE BANK — (Ward 25) BOSTON.

Incorporated April 8, 1887. Commenced business April 9, 1887.

I. F. WOODBURY, *President.*GEORGE F. TAFT, *Secretary.*FREDERICK HAMMOND, *Treasurer.*

Names of security committee :

S. W. BROWN, Jr.,

JOHN EVANS,

FREDERICK HAMMOND.

Regular meetings the second Saturday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$179,050 00	Dues capital,	\$228,584 00
Loans on shares,	6,800 00	Profits capital (all series), . .	33,130 32
Permanent expense account, .	494 64	Interest,	3,815 40
Temporary expense account, .	541 09	Premiums,	101 85
Real estate by foreclosure, . .	77,502 09	Fines,	178 60
Unpaid interest,	1,803 56	Transfer fees,	50
Unpaid premiums,	49 13	Withdrawal profits,	111 65
Unpaid fines,	126 50	Forfeiture profits,	1 94
Suspense account,	1,046 98	Guaranty fund,	3,246 90
Mortgages,	7,548 00	Surplus,	5,955 84
Cash in hands of treasurer, . .	320 38	Forfeited share account, . . .	160 37
	\$275,287 37		\$275,287 37

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$66,247 00	For real estate loans,	\$4,684 52
interest,	12,769 05	share loans,	8,500 00
premiums,	355 27	dues capital withdrawn,	99,310 00
fines,	470 58	dues capital forfeited,	1,363 00
transfer fees,	2 50	dues capital retired,	6,792 00
real estate loans repaid,	48,800 00	dues capital matured,	14,238 00
real estate loans eliminated by foreclosure,	12,300 00	profits capital withdrawn,	15,904 74
real estate loans eliminated by maturity of shares,	4,700 00	profits capital forfeited,	205 53
share loans repaid,	11,700 00	profits capital retired,	1,384 39
withdrawal profits,	255 89	profits capital matured,	5,883 20
forfeiture profits,	20 55	temporary expenses,	2,084 45
forfeited shares,	51 51	forfeited shares,	140 72
real estate by foreclosure,	7,177 48	real estate by foreclosure,	15,702 01
mortgages,	98 00	suspense account,	209 19
temporary expense,	300 00	mortgages,	1,700 00
surplus account,	3 24	surplus account,	599 64
Cash on hand Oct. 31, 1899, . .	13,775 70	Cash on hand Oct. 31, 1900, . . .	320 38
	\$179,026 77		\$179,026 77

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$107,100 00	5.00 per cent.	\$2,200 00	7.20 per cent.	\$5,800 00	5.00 per cent.
69,750 00	6.30 “			1,000 00	6.30 “

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Jan., 1889, .	5	\$194 03	19	\$3,686 57	Dues capital, as per gen-	
July, 1889, .	6	182 65	73	13,333 45	eral ledger, . . .	\$228,584 00
Jan., 1890, .	7	171 65	23	3,947 95	Profits capital, as per	
July, 1890, .	8	160 99	19	3,058 81	general ledger, . .	33,130 32
Jan., 1891, .	9	150 69	99	14,918 31	Unpaid dues, . . .	2,893 00
July, 1891, .	10	140 69	98	13,787 62		
Jan., 1892, .	11	130 98	94	12,312 12		
July, 1892, .	12	121 60	61	7,417 60		
Jan., 1893, .	13	112 49	117	13,161 33		
July, 1893, .	14	103 68	166	17,210 88		
Jan., 1894, .	15	95 17	203	19,319 51		
July, 1894, .	16	86 87	141	12,248 67		
Jan., 1895, .	17	78 86	281	22,159 66		
July, 1895, .	18	71 12	183	13,014 96		
Jan., 1896, .	19	63 53	251	15,946 03		
July, 1896, .	20	56 18	170	9,550 60		
Jan., 1897, .	21	49 05	265	12,998 25		
July, 1897, .	22	42 16	255	10,750 80		
Jan., 1898, .	23	35 44	195	6,910 80		
July, 1898, .	24	28 89	615	17,767 35		
Jan., 1899, .	25	22 49	441	9,918 09		
July, 1899, .	26	16 21	346	5,608 66		
Jan., 1900, .	27	10 05	446	4,482 30		
July, 1900, .	28	4 00	186	744 00		
Dues paid in advance, . . .				353 00		
Total,				\$264,607 32	Total,	\$264,607 32

Number of shares issued during the year, 754
Number of shares now in force, 4,747
Number of shares now borrowed upon, 1,039
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 2,187
Number of shares forfeited during the year, 72
Number of shares retired during the year, 81
Number of shares matured during the year, 99
Highest rate of premium or interest received on money sold during the year :
5 per cent.
Lowest rate of premium or interest received on money sold during the year :
5 per cent.
Rate of profits distributed : first term, 2 per cent. ; second term, 1½ per cent.

Number of members withdrawn during the year,	199
Present number of members,	524
Present number of borrowers,	96
Present number of non-borrowers,	428
Number of loans secured by first mortgage of real estate,	91
Number of loans on shares,	21
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,784 45
Date of examination by commissioner: April 27.	

AMESBURY CO-OPERATIVE BANK—AMESBURY.

Incorporated April 10, 1886. Commenced business May 1, 1886.

WILLIAM W. HAWKES, *President.* PORTER SARGENT, *Secretary and Treasurer.*

Names of security committee :

WILLIAM W. HAWKES, RICHARD E. BRIGGS,
JOHN CURRIER.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$72,550 00	Dues capital,	\$74,853 00
Loans on shares,	5,275 00	Profits capital (all series), . .	17,161 14
Real estate by foreclosure, . .	2,558 14	Guaranty fund,	1,583 47
Unpaid interest,	673 38	Surplus,	1,769 58
Unpaid premiums,	35 02		
Cash in hands of treasurer, . .	14,275 65		
	\$95,367 19		\$95,367 19

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$14,441 00	For real estate loans,	\$10,085 00
interest,	5,587 36	share loans,	425 00
premiums,	284 64	dues capital withdrawn, . . .	5,863 00
finer,	182 45	dues capital matured,	11,978 00
transfer fees,	25	profits capital withdrawn, . .	1,264 66
real estate loans repaid, . . .	9,700 00	profits capital matured, . . .	4,891 68
real estate loans elimi- nated by foreclosure,	5,350 00	temporary expenses,	742 31
real estate loans elimi- nated by maturity of shares,	2,000 00	real estate by foreclosure, interest on matured shares,	5,304 25
share loans repaid,	760 00	taxes paid,	248 32
withdrawal profits,	126 56	Cash on hand Oct. 31, 1900, . .	205 18
real estate by foreclos- ure,	3,650 67		14,275 65
Cash on hand Oct. 31, 1899, . .	13,200 12		
	\$55,283 05		\$55,283 05

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$67,500 00	6.30 per cent.	\$800 00	6.90 per cent.	\$5,275 00	6.30 per cent.
4,250 00	6.60 "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	7	\$195 00	36	\$7,020 00	Dues capital, as per gen-	
Nov., 1889, .	8	183 50	5	917 50	eral ledger, . . .	\$74,853 00
May, 1890, .	9	172 34	53	9,134 02	Profits capital, as per	
Nov., 1890, .	10	161 48	19	3,068 12	general ledger, . .	17,161 14
May, 1891, .	11	150 96	30	4,528 80	Unpaid dues, . . .	847 00
Nov., 1891, .	12	140 76	27	3,800 52		
May, 1892, .	13	130 86	39	5,103 54		
Nov., 1892, .	14	121 23	61	7,395 03		
May, 1893, .	15	111 87	32	3,579 84		
Nov., 1893, .	16	102 79	50	5,139 50		
May, 1894, .	17	93 99	133	12,500 67		
Nov., 1894, .	18	85 44	21	1,794 24		
May, 1895, .	19	77 11	2	154 22		
Nov., 1895, .	20	69 04	96	6,627 84		
May, 1896, .	21	61 19	118	7,220 42		
Nov., 1896, .	22	53 58	38	2,036 04		
May, 1897, .	23	46 19	136	6,281 84		
Nov., 1897, .	24	39 00	47	1,833 00		
May, 1898, .	25	32 03	69	2,210 07		
Nov., 1898, .	26	25 27	51	1,288 77		
May, 1899, .	27	18 70	38	710 60		
Nov., 1899, .	28	12 31	16	196 96		
May, 1900, .	29	6 08	45	273 60		
Dues paid in advance, . . .				46 00		
Total,				\$92,861 14	Total,	\$92,861 14

Number of shares issued during the year, 61
 Number of shares now in force, 1,162
 Number of shares now borrowed upon, 500
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 123
 Number of shares matured during the year, 84
 Highest rate of premium or interest received on money sold during the year:
 6.3-10 per cent.

Lowest rate of premium or interest received on money sold during the year:
 6.3-10 per cent.

Rate of profits distributed: first term, 2½ per cent.; second term, 2½ per cent.

Number of members withdrawn during the year, 34

Present number of members, 220

Present number of borrowers, 84

Present number of non-borrowers, 136

Number of loans secured by first mortgage of real estate, 72

Number of loans on shares, 12

Largest loan to any one member, \$2,900 00

Smallest loan to any one member, 50 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 742 31

Date of examination by commissioner: March 19.

ARLINGTON CO-OPERATIVE BANK—ARLINGTON.

Incorporated Oct. 30, 1889. Commenced business Nov. 14, 1889.

GEORGE D. MOORE, *President.*

R. WALTER HILLIARD, *Secretary.*

WARREN A. PEIRCE, *Treasurer.*

Names of security committee :

GEOEGE D. MOORE, . . . L. C. TYLER,

O. B. MARSTON.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$208,850 00	Dues capital, . . .	\$181,465 00
Loans on shares, . . .	8,600 00	Profits capital (all series), . .	38,798 33
Permanent expense account, .	296 73	Guaranty fund, . . .	655 60
Real estate by foreclosure, . .	2,500 00	Surplus, . . .	2,492 45
Unpaid interest, . . .	205 31	Forfeited share account, . .	5 80
Unpaid premiums, . . .	3 25		
Unpaid fines, . . .	53 27		
Cash in hands of treasurer, . .	2,908 62		
	\$223,417 18		\$223,417 18

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$43,639 00	For real estate loans, . . .	\$60,400 00
interest, . . .	11,436 92	share loans, . . .	7,535 00
premiums, . . .	83 46	dues capital withdrawn, . .	20,347 00
finer, . . .	203 09	dues capital retired, . .	7,158 00
transfer fees, . . .	2 00	profits capital withdrawn, . .	3,402 65
real estate loans repaid, . .	39,700 00	profits capital retired, . .	1,797 40
share loans repaid, . .	5,255 00	temporary expenses, . .	1,087 84
withdrawal profits, . .	852 36	real estate by foreclosure, . .	122 51
real estate by foreclos- ure, . . .	2,377 56	interest on retired shares, . .	178 30
surplus account, . . .	64 24	profits, . . .	1 24
Cash on hand Oct. 31, 1899, .	1,581 92	dues capital, . . .	63 00
	\$105,195 55	profit and loss account, . .	193 99
		Cash on hand Oct. 31, 1900, .	2,908 62
			\$105,195 55

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$166,600 00	5.00 per cent.	\$1,000 00	6.60 per cent.	\$7,985 00	5.00 per cent.
1,500 00	5.25 "	1,000 00	6.90 "	615 00	6.00 "
29,800 00	6.00 "	150 00	7.20 "		
8,300 00	6.30 "	500 00	7.50 "		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1889, .	1	\$183 33	93	\$17,049 69	Dues capital, as per gen-	
May, 1890, .	2	172 12	99	17,039 88	eral ledger, . . .	\$181,465 00
Nov., 1890, .	3	161 24	89	14,350 36	Profits capital, as per	
May, 1891, .	4	150 69	66	9,945 54	general ledger, . . .	38,798 33
Nov., 1891, .	5	140 40	96	13,478 40	Unpaid dues, . . .	967 00
May, 1892, .	6	130 44	145	18,913 80	Suspense profits, . . .	4 76
Nov., 1892, .	7	120 79	87	10,508 73		
May, 1893, .	8	111 42	83	9,247 86		
Nov., 1893, .	9	102 35	158	16,171 30		
May, 1894, .	10	93 54	99	9,260 46		
Nov., 1894, .	11	85 03	96	8,162 88		
May, 1895, .	12	76 77	80	6,141 60		
Nov., 1895, .	13	68 76	141	9,695 16		
May, 1896, .	14	60 97	130	7,926 10		
Nov., 1896, .	15	53 39	128	6,833 92		
May, 1897, .	16	46 03	178	8,202 24		
Nov., 1897, .	17	38 96	255	9,934 80		
May, 1898, .	18	32 06	330	10,579 80		
Nov., 1898, .	19	25 30	214	5,414 20		
May, 1899, .	20	18 74	314	5,884 36		
Nov., 1899, .	21	12 34	352	4,343 68		
May, 1900, .	22	6 09	337	2,052 33		
Dues paid in advance, . . .				98 00		
Total,				\$221,235 09	Total,	\$221,235 09

Number of shares issued during the year, 767
 Number of shares now in force, 3,570
 Number of shares now borrowed upon, 1,259
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 539
 Number of shares retired during the year, 75
 Highest rate of premium or interest received on money sold during the year :
 5½ per cent.
 Lowest rate of premium or interest received on money sold during the year :
 5 per cent.
 Rate of profits distributed : first term, 2½ per cent. ; second term, 2½ per cent.

Number of members withdrawn during the year,	69
Present number of members,	430
Present number of borrowers,	105
Present number of non-borrowers,	325
Number of loans secured by first mortgage of real estate,	98
Number of loans on shares,	21
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	35 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,119 90
Date of examination by commissioner : March 28.	

ATHOL CO-OPERATIVE BANK—ATHOL.

Incorporated July 1, 1889. Commenced business July 15, 1889.

GEORGE D. BATES, *President.*

C. F. RICHARDSON, *Secretary and Treasurer.*

Names of security committee:

LEVI B. FAY,

CHARLES F. AMSDEN,

ARTHUR F. TYLER.

Regular meetings the third Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$63,005 00	Dues capital, . . .	\$67,726 00
Loans on shares, . . .	3,969 00	Profits capital (all series), . .	12,555 00
Real estate by foreclosure, . .	6,329 67	Guaranty fund, . . .	369 00
Unpaid interest, . . .	489 10	Surplus, . . .	1,696 08
Unpaid premiums, . . .	5 70	Forfeited share account, . .	1 58
Unpaid fines, . . .	68 24		
Cash in hands of treasurer, . .	8,480 95		
	\$82,347 66		\$82,347 66

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$19,040 00	For real estate loans, . . .	\$11,208 00
interest, . . .	4,654 71	share loans, . . .	4,699 00
premiums, . . .	14 80	dues capital withdrawn, . .	9,552 00
fines, . . .	385 29	dues capital forfeited, . .	434 00
transfer fees, . . .	25	dues capital retired, . .	14,091 00
real estate loans repaid, . .	15,961 45	profits capital withdrawn, . .	1,498 04
real estate loans eliminated by foreclosure, . .	4,400 00	profits capital forfeited, . .	49 50
share loans repaid, . .	3,690 00	profits capital retired, . .	4,951 90
withdrawal profits, . .	141 97	temporary expenses, . .	266 13
forfeiture profits, . .	7 99	forfeited shares, . .	144 46
real estate by foreclosure, . .		interest on retired shares, . .	160 82
town note, . . .	382 20	real estate by foreclosure, . .	3,124 59
Cash on hand Oct. 31, 1899, . .	1,250 00	Cash on hand Oct. 31, 1900, . .	8,480 95
	8,731 73		
	\$58,660 39		\$58,660 39

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$60,355 00 2,500 00	6.00 per cent. 6.30 "	\$150 00	9.60 per cent.	\$3,969 00	6.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	1	\$193 29	1	\$193 29	Dues capital, as per gen- eral ledger, . . .	\$67,726 00
July, 1891, .	5	149 03	14	2,086 42	Profits capital, as per general ledger, . . .	12,555 00
Jan., 1892, .	6	138 78	50	6,939 00	Unpaid dues, . . .	751 00
July, 1892, .	7	128 86	46	5,927 56		
Jan., 1893, .	8	119 22	75	8,941 50		
May, 1893, .	9	112 93	14	1,581 02		
Nov., 1893, .	10	103 74	75	7,780 50		
May, 1894, .	11	94 82	64	6,068 48		
Nov., 1894, .	12	86 16	34	2,929 44		
May, 1895, .	13	77 76	24	1,866 24		
Nov., 1895, .	14	69 61	87	6,056 07		
May, 1896, .	15	61 70	87	5,367 90		
Nov., 1896, .	16	54 01	124	6,697 24		
May, 1897, .	17	46 54	58	2,699 32		
Nov., 1897, .	18	39 30	90	3,537 00		
May, 1898, .	19	32 27	141	4,550 07		
Nov., 1898, .	20	25 44	134	3,408 96		
May, 1899, .	21	18 81	113	2,125 53		
Nov., 1899, .	22	12 37	158	1,954 46		
May, 1900, .	23	6 10	50	305 00		
Dues paid in advance, . . .				17 00		
Total,				\$81,032 00	Total,	\$81,032 00

Number of shares issued during the year, 208

Number of shares now in force, 1,439

Number of shares now borrowed upon, 426

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 250

Number of shares forfeited during the year, 26

Number of shares retired during the year, 118

Highest rate of premium or interest received on money sold during the year :
6 per cent.Lowest rate of premium or interest received on money sold during the year :
6 per cent.Rate of profits distributed : first term, $2\frac{3}{4}$ per cent. ; second term, $2\frac{3}{4}$ per cent.

Number of members withdrawn during the year, 54

Present number of members, 224

Present number of borrowers, 82

Present number of non-borrowers, 142

Number of loans secured by first mortgage of real estate, 79

Number of loans on shares, 26

Largest loan to any one member, \$4,000 00

Smallest loan to any one member, 24 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 266 13

Date of examination by commissioner : January 25.

ATLANTIC CO-OPERATIVE BANK—LAWRENCE.

Incorporated March 26, 1891. Commenced business April 30, 1891.

THOMAS BEVINGTON, *President.*

F. A. SHERMAN, *Secretary.*

W. D. CURRIER, *Treasurer.*

Names of security committee :

THOMAS BEVINGTON,

JOHN HAIGH,

ROBERT T. TODD,

R. H. BARLOW,

JOSEPH THOMPSON.

Regular meetings the last Friday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$119,900 00	Dues capital,	\$105,191 00
Loans on shares,	8,800 00	Profits capital (all series), . .	21,999 04
Permanent expense account, .	6 26	Interest,	1,142 50
Unpaid interest,	510 50	Premiums,	11 73
Unpaid premiums,	4 25	Fines,	87 77
Unpaid fines,	53 56	Withdrawal profits,	26 68
Cash in hands of treasurer, .	134 95	Guaranty fund,	917 26
		Surplus,	24 78
		Forfeited share account, .	8 76
	\$129,409 52		\$129,409 52

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$28,392 00	For real estate loans, . . .	\$45,900 00
interest,	7,126 53	share loans,	5,700 00
premiums,	132 17	dues capital withdrawn, . .	23,105 00
fines,	277 34	profits capital withdrawn, .	3,654 98
transfer fees,	1 00	temporary expenses, . . .	425 00
real estate loans repaid, .	32,600 00	permanent expenses, . . .	51 92
share loans repaid, . . .	7,850 00	Cash on hand Oct. 31, 1900, .	134 95
withdrawal profits, . . .	265 71		
Cash on hand Oct. 31, 1899, .	2,327 10		
	\$78,971 85		\$78,971 85

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$80,350 00	6.00 per cent.	\$600 00	6.90 per cent.	\$8,300 00	6 00 per cent.
30,750 00	6.30 “	600 00	7 80 “	500 00	6.30 “
7,600 00	6.60 “				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1891, .	1	\$154 32	88	\$13,580 16	Dues capital, as per gen-	
July, 1891, .	2	149 12	5	745 60	eral ledger, . . .	\$105,191 00
Oct., 1891, .	3	143 98	67	9,646 66	Profits capital, as per	
Jan., 1892, .	4	138 95	10	1,389 50	general ledger, . .	21,999 04
April, 1892, .	5	133 93	112	15,000 16	Unpaid dues, . . .	635 00
July, 1892, .	6	129 03	9	1,161 27		
Oct., 1892, .	7	124 14	40	4,965 60		
Jan., 1893, .	8	119 34	28	3,341 52		
April, 1893, .	9	114 63	44	5,043 72		
July, 1893, .	10	109 96	42	4,618 32		
Oct., 1893, .	11	105 38	10	1,053 80		
Jan., 1894, .	12	100 86	41	4,135 26		
April, 1894, .	13	96 36	65	6,263 40		
July, 1894, .	14	91 97	46	4,230 62		
Oct., 1894, .	15	87 65	28	2,454 20		
Jan., 1895, .	16	83 38	26	2,167 88		
April, 1895, .	17	79 18	71	5,621 78		
July, 1895, .	18	75 04	10	750 40		
Oct., 1895, .	19	70 97	67	4,754 99		
Jan., 1896, .	20	66 96	55	3,682 80		
April, 1896, .	21	63 00	41	2,583 00		
July, 1896, .	22	59 10	30	1,773 00		
Oct., 1896, .	23	55 27	41	2,266 07		
Jan., 1897, .	24	51 48	100	5,148 00		
April, 1897, .	25	47 75	46	2,196 50		
July, 1897, .	26	44 08	14	617 12		
Oct., 1897, .	27	40 46	10	404 60		
Jan., 1898, .	28	36 90	44	1,623 60		
April, 1898, .	29	33 39	52	1,736 28		
July, 1898, .	30	29 93	25	748 25		
Oct., 1898, .	31	26 52	90	2,386 80		
Jan., 1899, .	32	23 16	45	1,042 20		
April, 1899, .	33	19 85	187	3,711 95		
July, 1899, .	34	16 59	118	1,957 62		
Oct., 1899, .	35	13 38	153	2,047 14		
Jan., 1900, .	36	10 22	99	1,011 78		
April, 1900, .	37	7 10	223	1,583 30		
July, 1900, .	38	4 03	73	294 19		
Oct., 1900, .	39	1 00	86	86 00		
Total,				\$127,825 04	Total,	\$127,825 04

Number of shares issued during the year,	560
Number of shares now in force,	2,341
Number of shares now borrowed upon,	742
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	701
Highest rate of premium or interest received on money sold during the year : 6 per cent.	
Lowest rate of premium or interest received on money sold during the year : 6 per cent.	
Rate of profits distributed : first term, $1\frac{1}{2}$ per cent. ; second term, $1\frac{1}{2}$ per cent. ; third term, $1\frac{1}{2}$ per cent. ; fourth term, $1\frac{1}{2}$ per cent.	
Number of members withdrawn during the year,	84
Present number of members,	266
Present number of borrowers,	113
Present number of non-borrowers,	153
Number of loans secured by first mortgage of real estate,	89
Number of loans on shares,	24
Largest loan to any one member,	\$3,600 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	445 03
Date of examination by commissioner : February 23.	

ATTLEBOROUGH CO-OPERATIVE BANK—ATTLEBOROUGH.

Incorporated July 18, 1892. Commenced business Aug. 17, 1892.

SIDNEY O. BIGNEY, *President*. HARRY E. CARPENTER, *Secretary and Treasurer*.

Names of security committee:

FRED L. TORREY, A. N. BROWNELL,
M. F. ASHLEY.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$22,210 00	Dues capital,	\$20,654 00
Loans on shares,	790 00	Profits capital (all series), . .	2,688 84
Permanent expense account, .	115 00	Interest,	333 38
Temporary expense account, .	21 25	Premiums,	20
Unpaid interest,	1 75	Fines,	36
Unpaid premiums,	20	Withdrawal profits,	78 49
Unpaid fines,	08	Guaranty fund,	47 65
Cash in hands of treasurer, .	818 32	Surplus,	147 30
		Forfeited share account, . .	6 38
	\$23,956 60		\$23,956 60

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$8,047 00	For real estate loans,	\$9,450 00
interest,	1,237 80	share loans,	50 00
premiums,	1 80	dues capital withdrawn, . . .	5,013 00
fines,	9 76	profits capital withdrawn, . .	414 40
real estate loans repaid, . . .	3,050 00	temporary expenses,	40 25
share loans repaid,	480 00	Cash on hand Oct. 31, 1900, .	818 32
withdrawal profits,	103 52		
Cash on hand Oct. 31, 1899, .	2,856 09		
	\$15,785 97		\$15,785 97

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,860 00	6.00 per cent.	\$350 00	7.20 per cent.	\$520 00 270 00	5.00 per cent. 6.00 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.	
Aug., 1892, .	1	\$123 25	48	\$5,916 00	Dues capital, as per gen- eral ledger, . . . \$20,654 00
Feb., 1894, .	4	96 54	10	965 40	
Aug., 1894, .	5	88 14	5	440 70	Profits capital, as per general ledger, . . . 2,688 84
Feb., 1895, .	6	79 92	33	2,637 36	Unpaid dues, . . . 112 00
Aug., 1895, .	7	71 94	38	2,733 72	
Feb., 1896, .	8	64 17	30	1,925 10	
Aug., 1896, .	9	56 64	7	396 48	
Feb., 1897, .	10	49 25	14	689 50	
Aug., 1897, .	11	42 11	27	1,136 97	
Feb., 1898, .	12	35 14	19	667 66	
Aug., 1898, .	13	28 38	46	1,305 48	
Feb., 1899, .	14	21 76	67	1,457 92	
Aug., 1899, .	15	15 34	114	1,748 76	
Feb., 1900, .	16	9 09	131	1,190 79	
Aug., 1900, .	17	3 00	67	201 00	
Dues paid in advance, . . .				42 00	
Total,				\$23,454 84	Total, \$23,454 84

Number of shares issued during the year, 246
 Number of shares now in force, 656
 Number of shares now borrowed upon, 156
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 240
 Highest rate of premium or interest received on money sold during the year :
 6 per cent.
 Lowest rate of premium or interest received on money sold during the year :
 6 per cent.
 Rate of profits distributed : first term, 3 per cent. ; second term, 2½ per cent.
 Number of members withdrawn during the year, 31
 Present number of members, 101
 Present number of borrowers, 25
 Present number of non-borrowers, 76
 Number of loans secured by first mortgage of real estate, 21
 Number of loans on shares, 4
 Largest loan to any one member, \$2,000 00
 Smallest loan to any one member, 50 00
 Amount of expenses of the corporation for the year ending Oct. 31, 1900, 60 25
 Date of examination by commissioner : February 19.

BALDWINVILLE CO-OPERATIVE BANK—BALDWINVILLE.

Incorporated July 16, 1889. Commenced business July 24, 1889.

H. S. MORLEY, *President.*

C. C. SPEARE, *Secretary and Treasurer.*

Names of security committee :

E. M. MULLINS,

E. L. THOMPSON,

LOUIS LELAND.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$29,725 00	Dues capital,	\$23,997 00
Loans on shares,	775 00	Profits capital (all series), .	4,814 47
Temporary expense account,	36 96	Interest,	408 79
Cash in hands of treasurer, .	310 47	Premiums,	21 25
		Fines,	12 78
		Withdrawal profits,	05
		Guaranty fund,	443 02
		Surplus,	1,150 07
	\$30,847 43		\$30,847 43

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$6,975 00	For real estate loans, . . .	\$4,800 00
interest,	1,889 42	share loans,	825 00
premiums,	92 50	dues capital withdrawn, .	905 00
finer,	149 16	dues capital retired, . .	5,435 00
transfer fees,	50	profits capital withdrawn, .	83 34
real estate loans repaid, .	4,650 00	profits capital retired, . .	2,027 61
share loans repaid, . . .	380 00	temporary expenses, . .	105 69
withdrawal profits, . . .	20 82	interest on retired shares, .	112 72
Cash on hand Oct. 31, 1899, .	447 43	Cash on hand Oct. 31, 1900, .	310 47
	\$14,604 83		\$14,604 83

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,400 00 4,000 00	6.00 per cent. 6.30 “	\$11,325 00	6.60 per cent.	\$775 00	6.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	1	\$189 51	5	\$947 55	Dues capital, as per gen- eral ledger, . . .	\$23,997 00
Jan., 1890, .	2	178 26	8	1,426 08	Profits capital, as per general ledger, . . .	4,814 47
July, 1890, .	3	167 37	10	1,673 70	Unpaid dues, . . .	229 00
Jan., 1891, .	4	156 75	25	3,918 75		
July, 1891, .	5	146 38	5	731 90		
Jan., 1892, .	6	136 40	33	4,501 20		
July, 1892, .	7	126 68	11	1,393 48		
Jan., 1893, .	8	117 20	1	117 20		
July, 1893, .	9	108 02	7	756 14		
Jan., 1894, .	10	99 09	7	693 63		
July, 1894, .	11	90 55	18	1,629 90		
July, 1895, .	13	73 88	2	147 76		
Jan., 1896, .	14	65 94	6	395 64		
July, 1896, .	15	58 22	24	1,397 28		
Jan., 1897, .	16	50 72	35	1,775 20		
July, 1897, .	17	43 44	65	2,823 60		
Jan., 1898, .	18	36 37	18	654 66		
July, 1898, .	19	29 51	28	826 28		
Jan., 1899, .	20	22 85	14	319 90		
July, 1899, .	21	16 38	69	1,130 22		
Jan., 1900, .	22	10 10	164	1,656 40		
July, 1900, .	23	4 00	20	80 00		
Dues paid in advance, . . .				44 00	Total, . . .	\$29,040 47
Total, . . .				\$29,040 47		

Number of shares issued during the year,	188
Number of shares now in force,	575
Number of shares now borrowed upon,	172
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	25
Number of shares retired during the year,	42
Highest rate of premium or interest received on money sold during the year : 6 per cent.	
Lowest rate of premium or interest received on money sold during the year : 6 per cent.	
Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.	
Number of members withdrawn during the year,	15
Present number of members,	94
Present number of borrowers,	39
Present number of non-borrowers,	55
Number of loans secured by first mortgage of real estate,	36
Number of loans on shares,	3
Largest loan to any one member,	\$3,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	169 80
Date of examination by commissioner : January 9.	

BERKSHIRE COUNTY CO-OPERATIVE BANK—NORTH ADAMS.

Incorporated Nov. 8, 1890. Commenced business Nov. 19, 1890.

GEORGE H. KEARN, *President*. CHARLES W. FORD, *Secretary and Treasurer*.

Names of security committee :

MARSHALL R. FORD, WILSON C. ELLIS,
GEORGE A. HASTINGS.

Regular meetings the third Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$171,275 00	Dues capital,	\$171,751 00
Loans on shares,	15,970 00	Profits capital (all series), .	29,436 02
Permanent expense account, .	452 92	Guaranty fund,	369 19
Cash in hands of treasurer, .	14,262 93	Surplus,	404 64
	\$201,960 85		\$201,960 85

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$50,029 00	For real estate loans, . . .	\$90,965 00
interest,	10,551 21	share loans,	22,159 00
premiums,	852 04	dues capital withdrawn, .	8,809 00
finer,	129 09	profits capital withdrawn,	605 79
transfer fees,	5 50	temporary expenses, . . .	1,098 60
real estate loans repaid, .	51,715 00	permanent expenses, . . .	77 22
share loans repaid,	15,854 00	Cash on hand Oct. 31, 1900, .	14,262 93
withdrawal profits,	33 57		
Cash on hand Oct. 31, 1899, .	8,808 13		
	\$137,977 54		\$137,977 54

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,300 00	6.00 per cent.	\$144,175 00	6.60 per cent.	\$9,170 00	6.00 per cent.
1,800 00	6.30 "			6,800 00	6.60 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1890, .	1	\$161 17	105	\$16,922 85	Dues capital, as per gen-	
April, 1891, .	2	153 01	5	765 05	eral ledger, . . .	\$171,751 00
Nov., 1891, .	3	141 52	35	4,953 20	Profits capital, as per	
May, 1892, .	4	131 73	25	3,293 25	general ledger, . . .	29,436 02
Nov., 1892, .	5	122 15	121	14,780 15	Unpaid dues, . . .	836 00
May, 1893, .	6	112 82	58	6,543 56		
Nov., 1893, .	7	103 75	110	11,412 50		
May, 1894, .	8	94 91	139	13,192 49		
Nov., 1894, .	9	86 33	232	20,028 56		
May, 1895, .	10	77 97	131	10,214 07		
Nov., 1895, .	11	69 84	187	13,060 08		
May, 1896, .	12	61 93	188	11,642 84		
Nov., 1896, .	13	54 22	227	12,307 94		
May, 1897, .	14	46 72	246	11,493 12		
Nov., 1897, .	15	39 44	406	16,012 64		
May, 1898, .	16	32 37	282	9,128 34		
Nov., 1898, .	17	25 51	398	10,152 98		
May, 1899, .	18	18 85	312	5,881 20		
Nov., 1899, .	19	12 38	575	7,118 50		
May, 1900, .	20	6 10	497	3,031 70		
Dues paid in advance,				88 00		
Total,				\$202,023 02	Total,	\$202,023 02

Number of shares issued during the year, 1,263
 Number of shares now in force, 4,279
 Number of shares now borrowed upon, 1,359
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 567
 Highest rate of premium or interest received on money sold during the year:
 6 6 per cent.
 Lowest rate of premium or interest received on money sold during the year:
 6 per cent.
 Rate of profits distributed: first term, 3 per cent.; second term, 3 per cent.
 Number of members withdrawn during the year, 77
 Present number of members, 531
 Present number of borrowers, 180
 Present number of non-borrowers, 351
 Number of loans secured by first mortgage of real estate, 134
 Number of loans on shares, 46
 Largest loan to any one member, \$5,000 00
 Smallest loan to any one member, 30 00
 Amount of expenses of the corporation for the year ending Oct. 31, 1900, 1,123 60
 Date of examination by commissioner: May 7.

BEVERLY CO-OPERATIVE BANK—BEVERLY.

Incorporated Aug. 25, 1888. Commenced business Sept. 18, 1888.

GEORGE P. BROWN, *President.*HARRIE L. OBER, *Secretary.*CHARLES F. LEE, *Treasurer.*

Names of security committee :

GEORGE P. BROWN,

EDMUND GILES,

GEORGE BUTMAN.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$149,750 00	Dues capital, . . .	\$155,756 00
Loans on shares, . . .	7,270 00	Profits capital (all series), . .	24,898 95
Permanent expense account, .	500 00	Interest, . . .	204 70
Temporary expense account, .	42 01	Transfer fees, . . .	25
Real estate by foreclosure, .	13,458 19	Withdrawal profits, . . .	47 05
Unpaid premiums, . . .	4 47	Guaranty fund, . . .	1,070 09
Unpaid fines, . . .	56 92	Surplus, . . .	1,482 55
Cash in hands of treasurer, .	12,479 73	Forfeited share account, .	101 73
	\$183,561 32		\$183,561 32

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$47,146 00	For real estate loans, . . .	\$26,550 00
interest, . . .	9,839 10	share loans, . . .	11,910 00
premiums, . . .	144 82	dues capital withdrawn, . .	25,458 00
fines, . . .	379 46	dues capital forfeited, . .	251 00
transfer fees, . . .	50	dues capital retired, . .	11,276 00
real estate loans repaid, . .	23,750 00	dues capital matured, . .	1,831 00
real estate loans eliminated by foreclosure, . .	200 00	profits capital withdrawn, . .	5,164 32
share loans repaid, . .	12,190 00	profits capital forfeited, . .	72 72
withdrawal profits, . .	174 07	profits capital retired, . .	3,696 29
forfeiture profits, . .	14 49	profits capital matured, . .	773 50
forfeited shares, . .	161 32	temporary expenses, . .	772 81
real estate by foreclosure, . .	3,467 73	forfeited shares, . .	161 32
Cash on hand Oct. 31, 1899, .	4,402 17	interest on retired shares, . .	148 28
		real estate by foreclosure, . .	986 94
		interest on matured shares, . . .	35 75
		surplus, . . .	302 00
		Cash on hand Oct 31, 1900, .	12,479 73
	\$101,869 66		\$101,869 66

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$121,700 00	6.00 per cent.	\$900 00	6.90 per cent.	\$7,080 00	6.00 per cent.
20,850 00	6.30 “	800 00	7.20 “	190 00	6.30 “
5,400 00	6 60 “	100 00	7.80 “		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1889, .	2	\$199 04	24	\$4,776 96	Dues capital, as per gen-	
Sept., 1889, .	3	187 41	15	2,811 15	eral ledger, . . .	\$155,756 00
Mar., 1890, .	4	176 12	9	1,585 08	Profits capital, as per	
Sept., 1890, .	5	165 14	34	5,614 76	general ledger, . . .	24,898 95
Mar., 1891, .	6	154 50	10	1,545 00	Unpaid dues, . . .	2,022 00
Sept., 1891, .	7	144 16	31	4,468 96		
Mar., 1892, .	8	134 13	31	4,153 03		
Sept., 1892, .	9	124 39	72	8,956 08		
Mar., 1893, .	10	114 93	69	7,930 17		
Sept., 1893, .	11	105 73	69	7,295 37		
Mar., 1894, .	12	96 83	109	10,554 47		
Sept., 1894, .	13	88 18	101	8,906 18		
Mar., 1895, .	14	79 78	131	10,451 18		
Sept., 1895, .	15	71 62	81	5,801 22		
Mar., 1896, .	16	63 69	261	16,623 09		
Sept., 1896, .	17	56 00	325	18,200 00		
Mar., 1897, .	18	48 54	291	14,125 14		
Sept., 1897, .	19	41 30	398	16,437 40		
Mar., 1898, .	20	34 25	265	9,076 25		
Sept., 1898, .	21	27 42	246	6,745 32		
Mar., 1899, .	22	20 79	348	7,234 92		
Sept., 1899, .	23	14 35	342	4,907 70		
Mar., 1900, .	24	8 09	428	3,462 52		
Sept., 1900, .	25	2 00	372	744 00		
Dues paid in advance, . . .				266 00		
Total,				\$182,676 95	Total,	\$182,676 95

Number of shares issued during the year, 989
 Number of shares now in force, 4,062
 Number of shares now borrowed upon, 950
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 631
 Number of shares forfeited during the year, 4
 Number of shares retired during the year, 102
 Number of shares matured during the year, 13
 Highest rate of premium or interest received on money sold during the year :
 6 per cent.
 Lowest rate of premium or interest received on money sold during the year :
 6 per cent.
 Rate of profits distributed : first term, 2 $\frac{3}{4}$ per cent. ; second term, 2 $\frac{3}{4}$ per cent.

Number of members withdrawn during the year,	87
Present number of members,	630
Present number of borrowers,	139
Present number of non-borrowers,	491
Number of loans secured by first mortgage of real estate,	136
Number of loans on shares,	33
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	772 81
Date of examination by commissioner: January 2.	

BOSTON CO-OPERATIVE BANK—BOSTON.

Incorporated April 30, 1888. Commenced business May 2, 1888.

EUGENE M. SMITH, *President.* GEORGE T. BOSSON, *Secretary and Treasurer.*

Names of security committee:

GEORGE T. BOSSON, EUGENE M. SMITH,
HENRY M. SANDERS.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$262,290 00	Dues capital, . . .	\$344,774 00
Loans on shares, . . .	17,530 00	Profits capital (all series), . .	57,433 34
Permanent expense account, .	96 44	Withdrawal profits, . . .	75
Real estate by foreclosure, . .	54,005 22	Guaranty fund, . . .	1,948 63
Unpaid interest, . . .	2,985 64	Surplus, . . .	3,193 23
Unpaid premiums, . . .	219 57	Forfeited share account, . .	1,036 80
Unpaid fines, . . .	159 52		
Personal accounts, . . .	1,157 91		
Mortgages, . . .	38,019 77		
Cash in hands of treasurer, . .	31,927 68		
	\$408,391 75		\$408,391 75

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$113,420 00	For real estate loans, . . .	\$91,600 00
interest, . . .	20,824 66	share loans, . . .	13,280 00
premiums, . . .	1,412 43	dues capital withdrawn, . .	60,546 00
fines, . . .	1,361 56	dues capital forfeited, . .	3,863 00
transfer fees, . . .	5 75	dues capital retired, . .	35,126 00
real estate loans repaid, . .	75,100 00	profits capital withdrawn, . .	10,674 26
real estate loans elimi- nated by foreclosure, . .	62,500 00	profits capital forfeited, . .	360 79
share loans repaid, . .	11,250 00	profits capital retired, . .	10,896 18
withdrawal profits, . .	796 39	temporary expenses, . .	2,831 97
forfeiture profits, . .	90 22	forfeited shares, . .	3,004 77
forfeited shares, . .	3,995 64	interest on retired shares, . .	111 20
real estate by foreclos- ure, . . .	28,950 41	real estate by foreclosure, . .	68,639 71
profit and loss, . . .	5 31	mortgages, . . .	24,525 00
mortgages, . . .	205 23	personal accounts, . . .	1,459 10
personal accounts, . .	211 19	Cash on hand Oct. 31, 1900, . .	31,927 68
Cash on hand Oct. 31, 1899, . .	28,716 87		
	\$358,845 66		\$358,845 66

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$38,019 77	6 00 per cent.	\$1,000 00	7.20 per cent.	\$16,950 00	6.30 per cent.
221,415 00	6.30 “	6,000 00	7.50 “	480 00	6 60 “
24,025 00	6.60 “	1,400 00	8.10 “	100 00	8.10 “
8,450 00	6.90 “				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1889, .	4	\$191 74	35	\$6,710 90	Dues capital, as per gen- eral ledger, . .	\$344,774 00
May, 1890, .	5	179 57	117	21,009 69	Profits capital, as per general ledger, . .	57,438 34
Nov., 1890, .	6	167 80	20	3,356 00	Unpaid dues, . .	3,892 00
May, 1891, .	7	156 40	67	10,478 80		
Nov., 1891, .	8	145 37	59	8,576 83		
May, 1892, .	9	134 79	115	15,500 85		
Nov., 1892, .	10	124 53	82	10,211 46		
May, 1893, .	11	114 61	84	9,627 24		
Nov., 1893, .	12	105 03	90	9,452 70		
May, 1894, .	13	95 78	248	23,753 44		
Nov., 1894, .	14	86 84	261	22,665 24		
May, 1895, .	15	78 22	243	19,007 46		
Nov., 1895, .	16	69 86	455	31,786 30		
May, 1896, .	17	61 81	551	34,057 31		
Nov., 1896, .	18	54 03	573	30,959 19		
May, 1897, .	19	46 50	711	33,061 50		
Nov., 1897, .	20	39 24	803	31,509 72		
May, 1898, .	21	32 17	578	18,594 26		
Nov., 1898, .	22	25 34	893	22,628 62		
May, 1899, .	23	18 73	1,043	19,535 39		
Nov., 1899, .	24	12 32	1,228	15,128 96		
May, 1900, .	25	6 08	1,306	7,940 48		
Dues paid in advance, . . .				552 00		
Total,				\$406,104 34	Total,	\$406,104 34

Number of shares issued during the year, 2,752
Number of shares now in force, 9,562
Number of shares now borrowed upon, 1,844
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 1,779
Number of shares forfeited during the year, 370
Number of shares retired during the year, 430
Highest rate of premium or interest received on money sold during the year :
10 cents premium.
Lowest rate of premium or interest received on money sold during the year :
5 cents premium.
Rate of profits distributed : first term, 2½ per cent. ; second term, 2¼ per cent.

Number of members withdrawn during the year,	258
Present number of members,	1,050
Present number of borrowers,	203
Present number of non-borrowers,	847
Number of loans secured by first mortgage of real estate,	132
Number of loans on shares,	71
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	2,831 97
Date of examination by commissioner : June 22.	

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$49,200 00	6.30 per cent.	\$400 00	6.60 per cent.	\$3,700 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1889, .	1	\$183 72	70	\$12,860 40	Dues capital, as per gen-	
Dec., 1889, .	2	179 96	24	4,319 04	eral ledger, . . .	\$42,353 00
June, 1890, .	3	168 94	27	4,561 38	Profits capital, as per	
Dec., 1890, .	4	158 24	23	3,639 52	general ledger, . . .	10,804 00
June, 1891, .	5	147 83	20	2,956 60	Unpaid dues, . . .	972 00
Dec., 1891, .	6	137 75	38	5,234 50		
June, 1892, .	7	127 96	11	1,407 56		
June, 1893, .	9	109 23	18	1,966 14		
Dec., 1893, .	10	100 27	6	601 62		
June, 1894, .	11	91 57	13	1,190 41		
Dec., 1894, .	12	83 13	5	415 65		
June, 1895, .	13	74 93	10	749 30		
Dec., 1895, .	14	66 97	27	1,808 19		
June, 1896, .	15	59 24	32	1,895 68		
Dec., 1896, .	16	51 74	51	2,638 74		
June, 1897, .	17	44 46	18	800 28		
Dec., 1897, .	18	37 39	71	2,654 69		
June, 1898, .	19	30 52	36	1,098 72		
Dec., 1898, .	20	23 85	44	1,049 40		
June, 1899, .	21	17 38	56	973 28		
Dec., 1899, .	22	11 10	89	987 90		
June, 1900, .	23	5 00	63	315 00		
Dues paid in advance, . . .				5 00		
Total,				\$54,129 00	Total,	\$54,129 00

Number of shares issued during the year, 160

Number of shares now in force, 752

Number of shares now borrowed upon, 346

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 159

Highest rate of premium or interest received on money sold during the year:
6 3.10 per cent.Lowest rate of premium or interest received on money sold during the year:
6 3.10 per cent

Rate of profits distributed: first term, 3 per cent.; second term, 3 per cent.

Number of members withdrawn during the year, 12

Present number of members, 121

Present number of borrowers, 53

Present number of non-borrowers, 68

Number of loans secured by first mortgage of real estate, 52

Number of loans on shares, 16

Largest loan to any one member, \$4,600 00

Smallest loan to any one member, 50 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 340 00

Date of examination by commissioner: September 27.

BROOKLINE CO-OPERATIVE BANK—BROOKLINE.

Incorporated March 13, 1895. Commenced business May 2, 1895.

NATHANIEL CONANT, *President.* ARTHUR H. MINER, *Secretary and Treasurer.*

Names of security committee :

GEORGE F. BOYNTON, ARTHUR H. BAILEY,
E. A. ROBERT, W. S. KEMP,
M. J. O'HEARN.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$67,100 00	Dues capital, . . .	\$73,998 00
Loans on shares, . . .	5,265 00	Profits capital (all series), . .	9,273 59
Permanent expense account, .	100 00	Guaranty fund, . . .	180 00
Real estate by foreclosure, .	2,382 86	Surplus, . . .	210 23
Unpaid interest, . . .	253 97		
Unpaid premiums, . . .	12 04		
Unpaid fines, . . .	41 87		
Collateral loan, . . .	1,000 00		
Cash in hands of treasurer, .	7,506 08		
	\$83,661 82		\$83,661 82

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$26,121 00	For real estate loans, . . .	\$18,019 20
interest, . . .	5,123 59	share loans, . . .	3,820 00
premiums, . . .	250 54	dues capital withdrawn, . .	12,307 00
fines, . . .	291 73	profits capital withdrawn, .	1,659 08
transfer fees, . . .	75	temporary expenses, . . .	206 50
real estate loans repaid, . .	7,650 00	real estate by foreclosure, .	2,382 86
real estate loans elimi- nated by foreclosure, . .	2,300 00	suspense account, . . .	896 31
share loans repaid, . . .	2,090 00	collateral loan, . . .	1,000 00
withdrawal profits, . . .	107 60	Cash on hand Oct. 31, 1900, .	7,506 08
Cash on hand Oct. 31, 1899, .	3,861 82		
	\$47,797 03		\$47,797 03

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$67,100 00	6.30 per cent.	-	-	\$5,265 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1895, .	1	\$77 70	281	\$21,833 70	Dues capital, as per gen-	
Nov., 1895, .	2	69 71	200	13,942 00	eral ledger, . . .	\$73,998 00
May, 1896, .	3	61 83	127	7,852 41	Profits capital, as per	
Nov., 1896, .	4	54 12	145	7,847 40	general ledger, . .	9,273 59
May, 1897, .	5	46 64	166	7,742 24	Unpaid dues, . . .	551 00
Nov., 1897, .	6	39 38	166	6,537 08		
May, 1898, .	7	32 32	61	1,971 52		
Nov., 1898, .	8	25 46	259	6,594 14		
May, 1899, .	9	18 82	209	3,933 38		
Nov., 1899, .	10	12 36	317	3,918 12		
May, 1900, .	11	6 10	256	1,561 60		
Dues paid in advance, . . .				89 00		
Total,				\$83,822 59	Total,	\$83,822 59

Number of shares issued during the year, 594

Number of shares now in force, 2,187

Number of shares now borrowed upon, 514

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 307

Highest rate of premium or interest received on money sold during the year :

5 cents premium.

Lowest rate of premium or interest received on money sold during the year :

5 per cent.

Rate of profits distributed : first term, 3 per cent. ; second term, $2\frac{3}{4}$ per cent.

Number of members withdrawn during the year, 30

Present number of members, 271

Present number of borrowers, 40

Present number of non-borrowers, 231

Number of loans secured by first mortgage of real estate, 24

Number of loans on shares, 16

Largest loan to any one member, \$5,000 00

Smallest loan to any one member, 10 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 406 50

Date of examination by commissioner : September 12.

CAMBRIDGE CO-OPERATIVE BANK—EAST CAMBRIDGE.

Incorporated Sept. 5, 1877. Commenced business Sept. 12, 1877.

RUFUS R. WADE, *President*.

JOHN H. PONCE, *Secretary*.

JOHN LOUGHREY, *Treasurer*.

Names of security committee :

GEORGE S. KEELER,

JOHN LOUGHREY,

NATHAN W. SHUMWAY.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$33,000 00	Dues capital, . . .	\$33,154 00
Loans on shares, . . .	2,455 00	Profits capital (all series), . .	7,378 85
Permanent expense account, .	6 26	Guaranty fund, . . .	264 26
Unpaid dues, . . .	170 00	Forfeited share account, . .	9 66
Unpaid interest, . . .	157 00	Matured share account, . .	1,026 60
Unpaid premiums, . . .	12 80	Sundry balances, . . .	33 11
Unpaid fines, . . .	24 38	Personal accounts, . . .	295 58
Cash in hands of treasurer, .	6,336 62		
	\$42,162 06		\$42,162 06

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$8,495 00	For real estate loans, . . .	\$4,100 00
interest, . . .	2,538 00	share loans, . . .	1,955 00
premiums, . . .	212 79	dues capital withdrawn, . .	5,048 00
fines, . . .	74 30	dues capital retired, . .	2,835 00
real estate loans repaid, . .	7,100 00	dues capital matured, . .	710 00
share loans repaid, . .	2,960 00	profits capital withdrawn, . .	901 47
withdrawal profits, . .	297 77	profits capital retired, . .	948 89
sundry balances, . .	33 91	profits capital matured, . .	316 60
profit and loss account, . .	30 40	temporary expenses, . .	351 24
personal accounts, . .	295 58	permanent expenses, . .	2 00
matured share account, . .	1,026 60	interest on retired shares, .	48 34
Cash on hand Oct. 31, 1899, .	4,631 82	personal accounts, . .	39 01
		matured share account, . .	4,104 00
		Cash on hand Oct. 31, 1900, .	6,336 62
	\$27,696 17		\$27,696 17

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,500 00	6.30 per cent.	\$1,100 00	6.90 per cent.	\$1,255 00	6.30 per cent.
18,400 00	6.60 "			1,200 00	6.60 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	39	\$193 46	6	\$1,160 76	Dues capital, as per gen- eral ledger, . . .	\$33,154 00
July, 1890, .	41	170 72	13	2,219 36	Profits capital, as per general ledger, . . .	7,378 85
Jan., 1891, .	42	159 68	3	479 04		
July, 1891, .	43	149 00	31	4,619 00		
Jan., 1892, .	44	138 74	30	4,162 20		
July, 1892, .	45	128 70	35	4,504 50		
Jan., 1893, .	46	119 05	26	3,095 30		
July, 1893, .	47	109 64	5	548 20		
Jan., 1894, .	48	100 52	20	2,010 40		
July, 1894, .	49	91 69	5	458 45		
Jan., 1895, .	50	83 08	55	4,569 40		
May, 1895, .	51	77 53	15	1,162 95		
Nov., 1895, .	52	69 42	35	2,429 70		
May, 1896, .	53	61 56	10	615 60		
Nov., 1896, .	54	53 89	29	1,562 81		
May, 1897, .	55	46 47	21	975 87		
Nov., 1897, .	56	39 28	43	1,689 04		
May, 1898, .	57	32 27	19	613 13		
Nov., 1898, .	58	25 45	44	1,119.80		
May, 1899, .	59	18 81	61	1,147 41		
Nov., 1899, .	60	12 36	90	1,112 40		
May, 1900, .	61	6 09	35	213 15		
Dues paid in advance, . . .				64 38		
Total,				\$40,532 85	Total,	\$40,532 85

Number of shares issued during the year, 152

Number of shares now in force, 631

Number of shares now borrowed upon, 192

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 120

Number of shares retired during the year, 24

Highest rate of premium or interest received on money sold during the year :
10 cents premium.Lowest rate of premium or interest received on money sold during the year :
5 cents premium.Rate of profits distributed : first term, $2\frac{3}{4}$ per cent. ; second term, $3\frac{1}{4}$ per cent.

Number of members withdrawn during the year, 18

Present number of members, 92

Present number of borrowers, 32

Present number of non-borrowers, 60

Number of loans secured by first mortgage of real estate, 29

Number of loans on shares, 11

Largest loan to any one member, \$3,000 00

Smallest loan to any one member, 25 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 354 74

Date of examination by commissioner : December 21.

CAMPELLO CO-OPERATIVE BANK—BROCKTON.

Incorporated Oct. 3, 1877. Commenced business Oct. 8, 1877.

PRESTON B. KEITH, *President*. WARREN T. COPELAND, *Secretary and Treasurer*.

Names of security committee :

JOHN A. HOWARD, NATHAN H. WASHBURN,
FRED R. HAYWARD.

Regular meetings the second Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$278,500 00	Dues capital, . . .	\$310,409 00
Loans on shares, . . .	5,150 00	Profits capital (all series), . .	36,904 78
Permanent expense account, .	210 00	Interest, . . .	1,686 88
Temporary expense account, .	141 96	Premiums, . . .	95 23
Real estate by foreclosure, . .	68,632 54	Fines, . . .	74 42
Unpaid interest, . . .	2,865 50	Transfer fees, . . .	50
Unpaid premiums, . . .	171 27	Withdrawal profits, . . .	242 33
Unpaid fines, . . .	217 38	Guaranty fund, . . .	2,100 00
Mortgages, . . .	3,700 00	Surplus, . . .	9,815 96
Taxes, insurance, repairs, etc., .	875 30	Forfeited share account, . .	114 61
Cash in hands of treasurer, . .	1,094 76	Rents, . . .	115 00
	\$361,558 71		\$361,558 71

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$118,415 00	For real estate loans, . . .	\$55,450 00
interest, . . .	17,471 99	share loans, . . .	5,450 00
premiums, . . .	986 95	dues capital withdrawn, . .	44,255 00
fines, . . .	763 46	dues capital forfeited, . .	369 00
transfer fees, . . .	6 50	dues capital retired, . .	81,880 00
real estate loans repaid, . .	59,050 00	dues capital matured, . .	2,484 00
real estate loans eliminated by foreclosure, . .	7,100 00	profits capital withdrawn, . .	3,192 38
real estate loans eliminated by maturity of shares, . . .	3,600 00	profits capital forfeited, . .	39 23
share loans repaid, . . .	3,050 00	profits capital retired, . .	11,623 84
withdrawal profits, . . .	794 06	profits capital matured, . .	1,137 47
forfeiture profits, . . .	9 77	temporary expenses, . .	1,769 64
forfeited shares, . . .	398 46	forfeited shares, . . .	398 46
real estate by foreclosure, . . .	2,325 10	interest on retired shares, . .	1,075 67
rents, . . .	1,771 54	real estate by foreclosure and quit-claims, . .	7,927 60
surplus, . . .	52 93	taxes, repairs, etc., . .	1,580 59
mortgages, . . .	700 00	mortgages, . . .	500 00
Cash on hand Oct. 31, 1899, . .	3,731 88	Cash on hand Oct. 31, 1900, . .	1,094 76
	\$220,227 64		\$220,227 64

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$268,350 00	6.30 per cent.	\$10,150 00	7.50 per cent.	\$5,150 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1889, .	17	\$188 99	10	\$1,889 90	Dues capital, as per gen-	
April, 1890, .	18	176 80	43	7,602 40	eral ledger, . . .	\$310,409 00
Oct., 1890, .	19	165 05	16	2,640 80	Profits capital, as per	
April, 1891, .	20	153 72	53	8,147 16	general ledger, . . .	36,904 78
Oct., 1891, .	21	142 85	19	2,714 15	Unpaid dues, . . .	3,586 00
April, 1892, .	22	132 41	44	5,826 04		
Oct., 1892, .	23	122 35	14	1,712 90		
April, 1893, .	24	112 64	58	6,533 12		
Oct., 1893, .	25	103 33	12	1,239 96		
April, 1894, .	26	94 36	34	3,208 24		
Oct., 1894, .	27	85 69	70	5,998 30		
April, 1895, .	28	77 34	509	39,366 06		
Oct., 1895, .	29	69 30	797	55,232 10		
April, 1896, .	30	61 54	557	34,277 78		
Oct., 1896, .	31	54 06	514	27,786 84		
April, 1897, .	32	46 81	704	32,954 24		
Oct., 1897, .	33	39 77	723	28,753 71		
April, 1898, .	34	32 94	733	24,145 02		
Oct., 1898, .	35	26 27	707	18,572 89		
April, 1899, .	36	19 73	958	18,901 34		
Oct., 1899, .	37	13 33	1,022	13,623 26		
April, 1900, .	38	7 09	1,173	8,316 57		
Oct., 1900, .	39	1 00	1,057	1,057 00		
Dues paid in advance, . . .				400 00		
Total,				\$350,899 78	Total,	\$350,899 78

Number of shares issued during the year,	2,751
Number of shares now in force,	9,827
Number of shares now borrowed upon,	1,635
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	2,038
Number of shares forfeited during the year,	31
Number of shares retired during the year,	1,258
Number of shares matured during the year,	18
Highest rate of premium or interest received on money sold during the year : 5 cents premium.	
Lowest rate of premium or interest received on money sold during the year : 5 cents premium.	
Rate of profits distributed : first term, 2½ per cent.; second term, 2½ per cent.	
Number of members withdrawn during the year,	243
Present number of members,	1,086
Present number of borrowers,	234
Present number of non-borrowers,	852
Number of loans secured by first mortgage of real estate,	218
Number of loans on shares,	23
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,779 64
Date of examination by commissioner : April 3.	

CANTON CO-OPERATIVE BANK—CANTON.

Incorporated Jan. 10, 1891. Commenced business Feb. 10, 1891.

JOSEPH W. WATTLES, Jr., *President*. JAMES E. GRIMES, *Secretary and Treasurer*.

Names of security committee:

JOSEPH W. WATTLES, Jr., JOHN EVERETT,
JOHN B. ROBINSON.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$123,050 00	Dues capital, . . .	\$102,579 00
Loans on shares, . . .	3,550 00	Profits capital (all series), . .	20,339 27
Temporary expense account, .	107 00	Interest, . . .	1,991 75
Unpaid interest, . . .	743 50	Premiums, . . .	103 55
Unpaid premiums, . . .	44 55	Fines, . . .	43 47
Unpaid fines, . . .	49 84	Withdrawal profits, . . .	249 75
Cash in hands of treasurer, .	1,002 43	Guaranty fund, . . .	851 74
		Surplus, . . .	2,144 61
		Forfeited share account, .	244 18
	\$128,547 32		\$128,547 32

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$30,108 00	For real estate loans, . . .	\$44,950 00
interest, . . .	6,914 65	share loans, . . .	3,210 00
premiums, . . .	361 85	dues capital withdrawn, . .	16,662 00
finer, . . .	144 92	dues capital forfeited, . .	188 00
transfer fees, . . .	50	profits capital withdrawn, .	2,558 58
real estate loans repaid, .	23,500 00	profits capital forfeited, .	76 62
share loans repaid, . . .	2,830 00	temporary expenses, . . .	494 00
withdrawal profits, . . .	640 10	permanent expenses, . .	135 00
forfeiture profits, . . .	19 18	Cash on hand Oct. 31, 1900, .	1,002 43
forfeited shares, . . .	244 18		
Cash on hand Oct. 31, 1899, .	4,513 25		
	\$69,276 63		\$69,276 63

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,500 00	6.00 per cent.	\$2,100 00	6.90 per cent.	\$1,800 00	6.00 per cent.
101,600 00	6.30 "	200 00	7.80 "	1,750 00	6.30 "
6,650 00	6.60 "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Feb., 1891, .	1	\$159 86	120	\$19,183 20	Dues capital, as per gen-	
Aug., 1891, .	2	149 00	71	10,579 00	eral ledger, . . .	\$102,579 00
Feb., 1892, .	3	138 48	74	10,247 52	Profits capital, as per	
Aug., 1892, .	4	128 31	50	6,415 50	general ledger, . .	20,339 27
Feb., 1893, .	5	118 47	35	4,146 45	Unpaid dues, . . .	899 00
Aug., 1893, .	6	108 93	38	4,139 34		
Feb., 1894, .	7	99 69	55	5,482 95		
Aug., 1894, .	8	90 74	34	3,085 16		
Feb., 1895, .	9	82 08	64	5,253 12		
Aug., 1895, .	10	73 69	74	5,453 06		
Feb., 1896, .	11	65 57	77	5,048 89		
Aug., 1896, .	12	57 69	49	2,826 81		
Feb., 1897, .	13	50 07	165	8,261 55		
Aug., 1897, .	14	42 69	123	5,250 87		
Feb., 1898, .	15	35 54	297	10,555 38		
Aug., 1898, .	16	28 61	130	3,719 30		
Feb., 1899, .	17	21 91	300	6,573 00		
Aug., 1899, .	18	15 41	217	3,343 97		
Feb., 1900, .	19	9 11	320	2,915 20		
Aug., 1900, .	20	3 00	326	978 00		
Dues paid in advance, . . .				359 00		
Total,				\$123,817 27	Total,	\$123,817 27

Number of shares issued during the year, 704

Number of shares now in force, 2,619

Number of shares now borrowed upon, 772

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 521

Number of shares forfeited during the year, 8

Highest rate of premium or interest received on money sold during the year:
6 3-10 per cent.

Lowest rate of premium or interest received on money sold during the year:
6 per cent.

Rate of profits distributed: first term, 3 per cent.; second term, 3 $\frac{1}{4}$ per cent.

Number of members withdrawn during the year, 58

Present number of members, 326

Present number of borrowers, 104

Present number of non-borrowers, 222

Number of loans secured by first mortgage of real estate, 117

Number of loans on shares, 11

Largest loan to any one member, \$4,100 00

Smallest loan to any one member, 50 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 629 00

Date of examination by commissioner: January 22.

CITIZENS' CO-OPERATIVE BANK—HAVERHILL.

Incorporated Aug. 22, 1887. Commenced business Sept. 12, 1887.

GEORGE H. CARLETON, *President*. JAMES W. GOODWIN, *Secretary and Treasurer*.

Names of security committee:

JOSHUA M. STOVER, GEORGE M. GOODWIN,
PHILIP C. SWETT.

Regular meetings the second Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$151,213 40	Dues capital,	\$129,131 00
Loans on shares,	2,892 71	Profits capital (all series), . .	22,809 31
Temporary expense account, .	20 00	Withdrawal profits,	88 42
Real estate by foreclosure, .	529 86	Forfeiture profits,	9 06
Unpaid interest,	84 95	Guaranty fund,	750 00
Unpaid fines,	19 60	Surplus,	1,338 06
Cash in hands of treasurer, .	278 38	Forfeited share account, . .	313 05
		Bond account,	600 00
	\$155,038 90		\$155,038 90

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$41,814 00	For real estate loans, . . .	\$55,470 17
interest, . . .	8,252 24	share loans, . . .	3,822 01
finer, . . .	133 82	dues capital withdrawn, . . .	29,567 00
real estate loans repaid, . . .	41,945 07	dues capital retired, . . .	4,815 00
share loans repaid, . . .	3,929 30	profits capital withdrawn, . . .	3,802 32
withdrawal profits, . . .	368 52	profits capital retired, . . .	1,706 95
forfeiture profits, . . .	99 62	temporary expenses, . . .	1,600 50
Cash on hand Oct. 31, 1899, . . .	4,624 77	forfeited shares, . . .	98 05
		real estate by foreclosure, . . .	6 96
		Cash on hand Oct. 31, 1900, . . .	278 38
	\$101,167 34		\$101,167 34

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$35,500 00	5.00 per cent.	\$115,713 40	6.00 per cent.	\$1,597 71 1,295 00	5.00 per cent. 6.00 “

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1888, .	3	\$198 50	37	\$7,344 50	Dues capital, as per gen-	
April, 1889, .	4	188 13	12	2,257 56	eral ledger, . . .	\$129,131 00
Oct., 1889, .	5	177 94	11	1,957 34	Profits capital, as per	
April, 1890, .	6	167 93	28	4,702 04	general ledger, . . .	22,809 31
Oct., 1890, .	7	158 13	45	7,115 85	Unpaid dues, . . .	1,681 00
April, 1891, .	8	148 48	59	8,760 32		
Oct., 1891, .	9	139 03	58	8,063 74		
April, 1892, .	10	129 77	66	8,564 82		
Oct., 1892, .	11	120 68	39	4,706 52		
April, 1893, .	12	111 80	49	5,478 20		
Oct., 1893, .	13	103 08	65	6,700 20		
April, 1894, .	14	94 56	52	4,917 12		
Oct., 1894, .	15	86 22	50	4,311 00		
April, 1895, .	16	78 07	97	7,572 79		
Oct., 1895, .	17	70 11	123	8,623 53		
April, 1896, .	18	62 34	168	10,473 12		
Oct., 1896, .	19	54 77	99	5,422 23		
April, 1897, .	20	47 39	217	10,283 63		
Oct., 1897, .	21	40 19	309	12,418 71		
April, 1898, .	22	33 19	62	2,057 78		
Oct., 1898, .	23	26 37	338	8,913 06		
April, 1899, .	24	19 76	225	4,446 00		
Oct., 1899, .	25	13 33	353	4,705 49		
April, 1900, .	26	7 08	422	2,987 76		
Oct., 1900, .	27	1 00	324	324 00		
Dues paid in advance, . . .				514 00		
Total,				\$153,621 31	Total,	\$153,621 31

Number of shares issued during the year, 982

Number of shares now in force, 3,308

Number of shares now borrowed upon, 1,041

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 638

Number of shares retired during the year, 35

Highest rate of premium or interest received on money sold during the year:
6 per cent.Lowest rate of premium or interest received on money sold during the year:
5 per cent.

Rate of profits distributed: first term, 3 per cent.; second term, 2½ per cent.

Number of members withdrawn during the year,	40
Present number of members,	425
Present number of borrowers,	120
Present number of non-borrowers,	305
Number of loans secured by first mortgage of real estate,	106
Number of loans on shares,	14
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,600 50
Date of examination by commissioner: June 19.	

CITY CO-OPERATIVE BANK—HOLYOKE.

Incorporated, July 16, 1889. Commenced business July 23, 1889.

DANIEL PROULX, *President.* PIERRE BONVOULOIR, *Secretary and Treasurer.*

Names of security committee :

JOHN ST. JOHN, VAL MOQUIN,
A. F. GINGRAS.

Regular meetings the fourth Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$61,550 00	Dues capital, . . .	\$55,044 00
Loans on shares, . . .	5,250 00	Profits capital (all series), .	9,299 93
Temporary expense account,	203 96	Interest, . . .	1,347 60
Unpaid interest, . . .	56 00	Fines, . . .	39 59
Unpaid fines, . . .	5 88	Transfer fees, . . .	1 25
Cash in hands of treasurer, .	883 94	Withdrawal profits, . . .	243 96
		Guaranty fund, . . .	700 00
		Surplus, . . .	1,264 45
		Security committee, . . .	9 00
	\$67,949 78		\$67,949 78

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$20,773 00	For real estate loans, . . .	\$11,050 00
interest, . . .	4,069 07	share loans, . . .	5,275 00
finer, . . .	99 99	dues capital withdrawn,	30,444 00
transfer fees, . . .	1 25	profits capital withdrawn,	7,982 28
real estate loans repaid,	13,675 00	temporary expenses, . . .	816 95
share loans repaid, . . .	16,300 00	Cash on hand Oct. 31, 1900, .	883 94
withdrawal profits, . . .	797 05		
security committee, . . .	10 50		
Cash on hand Oct. 31, 1899, .	726 31		
	\$56,452 17		\$56,452 17

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$61,550 00	6.00 per cent.	-	-	\$5,250 00	6.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	1	\$189 67	28	\$5,310 76	Dues capital, as per gen- eral ledger, . . .	\$55,044 00
Jan., 1890, .	2	178 35	26	4,637 10	Profits capital, as per general ledger, . . .	9,299 93
Jan., 1891, .	4	156 71	43	6,738 53	Unpaid dues, . . .	279 00
July, 1891, .	5	146 36	11	1,609 96		
Jan., 1892, .	6	136 31	18	2,453 58		
July, 1892, .	7	126 55	3	379 65		
Jan., 1893, .	8	117 09	49	5,737 41		
July, 1893, .	9	107 88	8	863 04		
Jan., 1894, .	10	98 95	5	494 75		
July, 1894, .	11	90 28	8	722 24		
Jan., 1895, .	12	81 86	20	1,637 20		
July, 1895, .	13	73 69	43	3,168 67		
Jan., 1896, .	14	65 76	88	5,786 88		
April 1896, .	15	61 70	9	555 30		
July, 1896, .	16	57 94	11	637 34		
Jan., 1897, .	17	50 58	12	606 96		
July, 1897, .	18	43 32	64	2,772 48		
Jan., 1898, .	19	36 27	112	4,062 24		
July, 1898, .	20	29 43	55	1,618 65		
Jan., 1899, .	21	22 79	265	6,039 35		
July, 1899, .	22	16 34	270	4,411 80		
Jan., 1900, .	23	10 08	238	2,399 04		
July, 1900, .	24	4 00	441	1,764 00		
Dues paid in advance, . . .				216 00	Total, . . .	\$64,622 93
Total,				\$64,622 93		

Number of shares issued during the year, 773
Number of shares now in force, 1,827
Number of shares now borrowed upon, 506
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 602
Highest rate of premium or interest received on money sold during the year :
6 per cent.
Lowest rate of premium or interest received on money sold during the year :
6 per cent.
Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.
Number of members withdrawn during the year, 71
Present number of members, 291
Present number of borrowers, 86
Present number of non-borrowers, 205
Number of loans secured by first mortgage of real estate, 61
Number of loans on shares, 41
Largest loan to any one member, \$4,200 00
Smallest loan to any one member, 25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, 1,016 95
Date of examination by commissioner : March 27.

CLINTON CO-OPERATIVE BANK — CLINTON.

Incorporated Sept. 23, 1887. Commenced business Oct. 20, 1887.

DANIEL B. INGALLS, *President*.WALTER R. DAME, *Secretary*.THOMAS S. DAVIS, *Treasurer*.

Names of security committee :

GEORGE P. FRENCH,

HENRY I. CHENEY,

CHARLES L. STEVENS.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$165,185 00	Dues capital,	\$162,601 00
Loans on shares,	9,050 00	Profits capital (all series), . .	28,530 67
Permanent expense account, .	150 00	Interest,	867 77
Temporary expense account, .	82 64	Fines,	32 34
Real estate by foreclosure, . .	4,487 23	Transfer fees,	75
Unpaid interest,	1,184 74	Withdrawal profits,	72 67
Insurance account,	14 08	Guaranty fund,	1,003 94
Cash in hands of treasurer, . .	15,274 66	Surplus,	2,298 97
		Forfeited share account, . . .	5 74
		Security committee,	14 50
	\$195,428 35		\$195,428 35

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$51,182 00	For real estate loans,	\$34,412 38
interest,	10,938 80	share loans,	18,700 00
finer,	441 51	dues capital withdrawn, . . .	23,695 00
transfer fees,	4 50	dues capital forfeited,	671 00
real estate loans repaid, . . .	42,100 00	dues capital retired,	16,931 00
real estate loans eliminated by foreclosure, . . .	3,087 38	dues capital matured,	10,286 00
real estate loans eliminated by maturity of shares,	4,700 00	profits capital withdrawn, . . .	3,032 15
share loans repaid,	12,875 00	profits capital forfeited, . . .	102 15
withdrawal profits,	332 28	profits capital retired,	5,226 32
forfeiture profits,	10 18	profits capital matured,	4,220 61
real estate by foreclosure, . . .	146 50	temporary expenses,	742 63
security committee,	56 00	real estate by foreclosure, . . .	538 46
insurance account,	43 25	interest on matured shares,	198 56
Cash on hand Oct. 31, 1899, . .	8,221 35	security committee,	50 50
	\$134,138 75	insurance account,	57 33
		Cash on hand Oct. 31, 1900, . .	15,274 66
			\$134,138 75

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.		Amount.	Rate.	
\$160,060 00 1,675 00	6 6½	per cent. “	\$2,500 00 950 00	6¼ 6½	per cent. “
				\$9,050 00	6 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1889, .	4	\$196 15	29	\$5,688 35	Dues capital, as per gen-	
Oct., 1889, .	5	184 58	37	6,829 46	eral ledger, . . .	\$162,601 00
April, 1890, .	6	173 39	42	7,282 38	Profits capital, as per	
Oct., 1890, .	7	162 55	39	6,339 45	general ledger, . .	28,530 67
April, 1891, .	8	152 03	30	4,560 90	Unpaid dues, . . .	1,502 00
Oct., 1891, .	9	141 79	67	9,499 93		
April, 1892, .	10	131 86	48	6,329 28		
Oct., 1892, .	11	122 24	79	9,656 96		
April, 1893, .	12	112 88	101	11,400 88		
Oct., 1893, .	13	103 76	36	3,735 36		
April, 1894, .	14	94 98	92	8,738 16		
Oct., 1894, .	15	86 46	112	9,683 52		
April, 1895, .	16	78 17	101	7,895 17		
Oct., 1895, .	17	70 13	179	12,553 27		
April, 1896, .	18	62 32	143	8,911 76		
Oct., 1896, .	19	54 74	233	12,754 42		
April, 1897, .	20	47 38	245	11,608 10		
Oct., 1897, .	21	40 20	364	14,632 80		
April, 1898, .	22	33 22	258	8,570 76		
Oct., 1898, .	23	26 41	224	5,915 84		
April, 1899, .	24	19 80	410	8,118 00		
Oct., 1899, .	25	13 36	502	6,706 72		
April, 1900, .	26	7 10	642	4,558 20		
Oct., 1900, .	27	1 00	494	494 00		
Dues paid in advance, . . .				170 00		
Total,				\$192,633 67	Total,	\$192,633 67

Number of shares issued during the year, 1,341
Number of shares now in force, 4,507
Number of shares now borrowed upon, 1,099
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 782
Number of shares forfeited during the year, 16
Number of shares retired during the year, 168
Number of shares matured during the year, 73
Highest rate of premium or interest received on money sold during the year :
6 per cent.
Lowest rate of premium or interest received on money sold during the year :
6 per cent.
Rate of profits distributed : first term, 2¾ per cent. ; second term, 2¾ per cent.

Number of members withdrawn during the year,	92
Present number of members,	627
Present number of borrowers,	166
Present number of non-borrowers,	461
Number of loans secured by first mortgage of real estate,	143
Number of loans on shares,	41
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	742 63
Date of examination by commissioner: March 22.	

COLUMBIAN CO-OPERATIVE BANK—CAMBRIDGEPORT.

Incorporated May 6, 1892. Commenced business June 6, 1892.

ALFRED L. BARBOUR, *President.* HERBERT H. DYER, *Secretary and Treasurer.*

Names of security committee:

CHARLES H. MONTAGUE,
JAMES A. DOW,
HARRY L. LINCOLN,
LEVI HAWKES,
DANA W. HYDE.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$90,412 04	Dues capital, . . .	\$101,009 00
Loans on shares, . . .	5,350 00	Profits capital (all series), . . .	14,833 17
Unpaid interest, . . .	468 04	Fines, . . .	42
Unpaid premiums, . . .	7 40	Withdrawal profits, . . .	68
Unpaid fines, . . .	41 75	Guaranty fund, . . .	287 70
Mortgages, . . .	6,342 95	Surplus, . . .	384 11
Cash in hands of treasurer, . . .	13,960 67	Forfeited share account, . . .	67 77
	\$116,582 85		\$116,582 85

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$31,514 00	For real estate loans, . . .	\$38,150 00
interest, . . .	5,863 66	share loans, . . .	2,336 00
premiums, . . .	90 70	dues capital withdrawn, . . .	13,626 00
finer, . . .	196 66	dues capital forfeited, . . .	1,253 00
transfer fees, . . .	50	dues capital retired, . . .	4,171 00
real estate loans repaid, . . .	23,850 00	profits capital withdrawn, . . .	1,692 36
real estate loans eliminated by foreclosure, . . .	5,900 00	profits capital forfeited, . . .	252 93
share loans repaid, . . .	2,466 00	profits capital retired, . . .	1,051 35
withdrawal profits, . . .	423 57	temporary expenses, . . .	480 15
forfeiture profits, . . .	62 54	forfeited shares, . . .	1,425 21
forfeited shares, . . .	1,415 21	interest on retired shares, . . .	42 57
real estate by foreclosure, . . .	2,760 00	mortgage, . . .	3,250 00
surplus account, . . .	25 00	dues capital, . . .	16 00
mortgage, . . .	50 00	surplus account, . . .	560 00
Cash on hand Oct. 31, 1899, . . .	7,649 40	Cash on hand Oct. 31, 1900, . . .	13,960 67
	\$82,267 24		\$82,267 24

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$56,100 00	5 per cent.	\$17,762 04	6.30 per cent.	\$2,770 00	5 per cent.
16,050 00	6 “	500 00	6.90 “	2,580 00	6 “

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1892, .	1	\$127 49	155	\$19,760 95	Dues capital, as per gen-	
Dec., 1892, .	2	118 24	80	9,459 20	eral ledger, . . .	\$101,009 00
June, 1893, .	3	109 22	83	9,065 26	Profits capital, as per	
Dec., 1893, .	4	100 24	23	2,305 52	general ledger, . .	14,833 17
June, 1894, .	5	91 71	50	4,585 50	Unpaid dues, . . .	640 00
Dec., 1894, .	6	83 32	37	3,082 84		
June, 1895, .	7	75 15	118	8,867 70		
Dec., 1895, .	8	67 18	78	5,240 04		
June, 1896, .	9	59 51	105	6,248 55		
Dec., 1896, .	10	52 02	154	8,011 08		
June, 1897, .	11	44 75	197	8,815 75		
Dec., 1897, .	12	37 67	199	7,496 33		
June, 1898, .	13	30 82	335	10,324 70		
Nov., 1898, .	14	25 23	109	2,750 07		
May, 1899, .	15	18 70	236	4,413 20		
Nov., 1899, .	16	12 32	320	3,942 40		
May, 1900, .	17	6 09	312	1,900 08		
Dues paid in advance, . . .				213 00		
Total,				\$116,482 17	Total,	\$116,482 17

Number of shares issued during the year,	671
Number of shares now in force,	2,591
Number of shares now borrowed upon,	593
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	426
Number of shares forfeited during the year,	39
Number of shares retired during the year,	43
Highest rate of premium or interest received on money sold during the year : 6 per cent.	
Lowest rate of premium or interest received on money sold during the year : 5 per cent.	
Rate of profits distributed : first term, 2½ per cent. ; second term, 2½ per cent.	
Number of members withdrawn during the year,	43
Present number of members,	342
Present number of borrowers,	59
Present number of non-borrowers,	283
Number of loans secured by first mortgage of real estate,	46
Number of loans on shares,	22
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, .	480 15
Date of examination by commissioner : June 27.	

DANVERS CO-OPERATIVE BANK—DANVERS.

Incorporated Aug. 22, 1892. Commenced business Aug. 29, 1892.

SAMUEL L. SAWYER, *President*. ALBERT G. ALLEN, *Secretary and Treasurer*.

Names of security committee :

HENRY NEWHALL, J. FRANK PORTER,
SAMUEL L. SAWYER.

Regular meetings the last Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$55,450 00	Dues capital, . . .	\$57,329 00
Loans on shares, . . .	3,325 00	Profits capital (all series), .	10,836 50
Permanent expense account, .	110 00	Interest, . . .	762 00
Temporary expense account, .	138 50	Premiums, . . .	46 44
Real estate by foreclosure, .	8,441 93	Fines, . . .	36 41
Unpaid interest, . . .	583 25	Transfer fees, . . .	25
Unpaid premiums, . . .	31 25	Withdrawal profits, . . .	118 62
Unpaid fines, . . .	93 44	Guaranty fund, . . .	240 00
Cash in hands of treasurer, .	1,811 26	Surplus, . . .	615 41
	\$69,984 63		\$69,984 63

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$14,975 00	For real estate loans, . . .	\$3,450 00
interest, . . .	3,251 99	share loans, . . .	2,220 00
premiums, . . .	193 69	dues capital withdrawn, .	17,163 00
fines, . . .	149 37	profits capital withdrawn, .	2,445 04
transfer fees, . . .	25	temporary expenses, . . .	445 67
real estate loans repaid, .	5,650 00	permanent expenses, . . .	16 50
real estate loans elimi- nated by foreclosure, .	1,000 00	real estate by foreclosure, .	1,947 93
share loans repaid, . . .	2,080 00	Cash on hand Oct. 31, 1900, .	1,811 26
withdrawal profits, . . .	608 51		
real estate by foreclos- ure, . . .	261 17		
Cash on hand Oct. 31, 1899, .	1,329 42		
	\$29,499 40		\$29,499 40

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$53,450 00	6.30 per cent.	\$1,000 00	6.90 per cent.	\$3,325 00	6.30 per cent.
1,000 00	6.60 "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Aug., 1892, .	1	\$125 96	146	\$18,390 16	Dues capital, as per gen-	
Feb., 1893, .	2	116 46	100	11,646 00	eral ledger, . . .	\$57,329 00
Aug., 1893, .	3	107 23	25	2,680 75	Profits capital, as per	
Feb., 1894, .	4	98 27	43	4,225 61	general ledger, . .	10,836 50
Aug., 1894, .	5	89 57	35	3,134 95	Unpaid dues, . . .	1,141 00
Feb., 1895, .	6	81 13	76	6,165 88		
Aug., 1895, .	7	72 93	20	1,458 60		
Feb., 1896, .	8	64 97	28	1,819 16		
Aug., 1896, .	9	57 24	66	3,777 84		
Feb., 1897, .	10	49 74	93	4,625 82		
Aug., 1897, .	11	42 46	68	2,887 28		
Feb., 1898, .	12	35 39	75	2,654 25		
Aug., 1898, .	13	23 52	58	1,654 16		
Feb., 1899, .	14	21 85	56	1,223 60		
Aug., 1899, .	15	15 38	88	1,353 44		
Feb., 1900, .	16	9 10	160	1,456 00		
Aug., 1900, .	17	3 00	51	153 00		
Total,				\$69,306 50	Total,	\$69,306 50

Number of shares issued during the year,	271
Number of shares now in force,	1,188
Number of shares now borrowed upon,	527
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	510
Number of shares forfeited during the year,	5
Highest rate of premium or interest received on money sold during the year : 5 cents premium.	
Lowest rate of premium or interest received on money sold during the year : 5 cents premium.	
Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.	
Number of members withdrawn during the year,	41
Present number of members,	190
Present number of borrowers,	63
Present number of non-borrowers,	127
Number of loans secured by first mortgage of real estate,	47
Number of loans on shares,	16
Largest loan to any one member,	\$4,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, .	467 17
Date of examination by commissioner : January 15.	

DEAN CO-OPERATIVE BANK—FRANKLIN.

Incorporated June 15, 1889. Commenced business July 2, 1889.

GEORGE W. WIGGIN, *President.* ORESTES T. DOE, *Secretary and Treasurer.*

Names of security committee :

ELISHA P. CHAPMAN, LESTER L. BURRINGTON,
JOSEPH T. HUTCHINSON.

Regular meetings the first Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$42,600 00	Dues capital,	\$42,977 00
Loans on shares,	2,460 00	Profits capital (all series), .	6,846 72
Temporary expense account, .	96 32	Interest,	927 08
Town note,	4,000 00	Premiums,	72 18
Cash in hands of treasurer, .	3,548 62	Fines,	59 78
		Withdrawal profits,	15 16
		Guaranty fund,	530 00
		Surplus,	1,277 02
	\$52,704 94		\$52,704 94

Detailed Statement of Receipts and Disbursements for the Year ending
OCT. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$13,720 00	For real estate loans, . . .	\$8,000 00
interest,	2,429 21	share loans,	2,285 00
premiums,	192 29	dues capital withdrawn, .	4,278 00
finer,	148 79	dues capital retired, . .	660 00
real estate loans repaid, .	3,400 00	profits capital withdrawn, .	422 72
share loans repaid, . . .	1,090 00	profits capital retired, . .	246 10
withdrawal profits, . . .	45 11	temporary expenses, . . .	267 25
Cash on hand Oct. 31, 1899, .	2,682 29	town note,	4,000 00
		Cash on hand Oct. 31, 1900, .	3,548 62
	\$23,707 69		\$23,707 69

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,350 00	6 00 per cent.	\$4,000 00	7.00 per cent.	\$800 00	6 00 per cent.
30,250 00	6.50 "			1,660 00	6 50 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	1	\$185 22	46	\$8,520 12	Dues capital, as per gen-	
Jan., 1890, .	3	174 77	5	873 85	eral ledger, . . .	\$42,977 00
July, 1890, .	4	164 47	1	164 47	Profits capital, as per	
Jan., 1891, .	5	154 33	2	308 66	general ledger, . . .	6,846 72
July, 1891, .	6	144 22	7	1,009 54	Unpaid dues, . . .	366 00
Jan., 1892, .	7	134 38	20	2,687 60		
July, 1892, .	8	124 76	16	1,996 16		
Jan., 1893, .	9	115 37	26	2,999 62		
July, 1893, .	10	106 38	28	2,978 64		
Jan., 1894, .	11	97 62	10	976 20		
July, 1894, .	12	89 10	13	1,158 30		
Jan., 1895, .	13	80 80	18	1,454 40		
July, 1895, .	14	72 77	20	1,455 40		
Jan., 1896, .	15	64 96	19	1,234 24		
July, 1896, .	16	57 39	44	2,525 16		
Jan., 1897, .	17	50 05	77	3,853 85		
July, 1897, .	18	42 90	52	2,230 80		
Jan., 1898, .	19	35 97	95	3,417 15		
July, 1898, .	20	29 24	88	2,573 12		
Jan., 1899, .	21	22 69	150	3,403 50		
July, 1899, .	22	16 31	150	2,446 50		
Jan., 1900, .	23	10 08	143	1,441 44		
July, 1900, .	24	4 00	89	356 00		
Dues paid in advance, . . .				125 00		
Total,				\$50,189 72	Total,	\$50,189 72

Number of shares issued during the year, 286
Number of shares now in force, 1,119
Number of shares now borrowed upon, 295
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 224
Number of shares retired during the year, 5
Highest rate of premium or interest received on money sold during the year :
6½ per cent.
Lowest rate of premium or interest received on money sold during the year :
6 per cent.
Rate of profits distributed : first term, 2½ per cent. ; second term, 2½ per cent.
Number of members withdrawn during the year, 16
Present number of members, 128
Present number of borrowers, 32
Present number of non-borrowers, 96
Number of loans secured by first mortgage of real estate, 37
Number of loans on shares, 22
Largest loan to any one member, \$5,000 00
Smallest loan to any one member, 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, 267 25
Date of examination by commissioner : February 1.

DEDHAM CO-OPERATIVE BANK—DEDHAM.

Incorporated Feb. 11, 1886. Commenced business Feb. 16, 1886.

F. F. FAVOR, *President.*

F. H. VALENTINE, *Secretary.*

T. P. MURRAY, *Treasurer.*

Names of security committee :

J. WARDLE, Jr.,

W. A. FALES,

O. W. WITHINGTON.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$56,465 00	Dues capital,	\$52,657 00
Loans on shares,	3,385 00	Profits capital (all series), . .	8,631 33
Unpaid interest,	66 50	Guaranty fund,	390 46
Unpaid premiums,	4 20	Surplus,	1,439 97
Unpaid fines,	8 18		
Cash in hands of treasurer, . .	3,189 88		
	\$63,118 76		\$63,118 76

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$17,800 00	For real estate loans,	\$10,450 00
interest,	3,287 32	share loans,	3,460 00
premiums,	181 25	dues capital withdrawn, . . .	6,791 00
fines,	82 88	dues capital retired,	5,611 00
real estate loans repaid, . . .	4,400 00	profits capital withdrawn, . .	868 38
share loans repaid,	1,475 00	profits capital retired, . . .	1,750 96
withdrawal profits,	216 89	temporary expenses,	379 96
personal accounts,	125 00	Cash on hand Oct. 31, 1900, .	3,189 88
Cash on hand Oct. 31, 1899, . .	4,932 84		
	\$32,501 18		\$32,501 18

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$56,465 00	6.30 per cent.	-	-	\$2,200 00	6.30 per cent.
				250 00	6.40 "
				600 00	6.60 "
				250 00	7.20 "
				40 00	7.50 "
				25 00	8 60 "
				20 00	9.00 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1889, .	9	\$186 26	6	\$1,117 56	Dues capital, as per gen- eral ledger, . . .	\$52,657 00
May, 1890, .	10	174 92	11	1,924 12	Profits capital, as per general ledger, . . .	8,631 33
Nov., 1890, .	11	163 91	9	1,475 19	Unpaid dues, . . .	233 00
May, 1891, .	12	153 21	10	1,532 10		
Nov., 1891, .	13	142 83	2	285 66		
May, 1892, .	14	132 75	24	3,186 00		
Nov., 1892, .	15	122 96	19	2,336 24		
May, 1893, .	16	113 46	22	2,496 12		
Nov., 1893, .	17	104 23	12	1,250 76		
May, 1894, .	18	95 27	27	2,572 29		
Nov., 1894, .	19	86 57	20	1,731 40		
May, 1895, .	20	78 13	74	5,781 62		
Nov., 1895, .	21	69 93	60	4,195 80		
May, 1896, .	22	61 97	114	7,064 58		
Nov., 1896, .	23	54 24	59	3,200 16		
May, 1897, .	24	46 74	70	3,271 80		
Nov., 1897, .	25	39 46	103	4,064 38		
May, 1898, .	26	32 39	112	3,627 68		
Nov., 1898, .	27	25 52	124	3,164 48		
May, 1899, .	28	18 85	153	2,884 05		
Nov., 1899, .	29	12 38	158	1,956 04		
May, 1900, .	30	6 10	393	2,397 30		
Dues paid in advance, . . .				6 00		
Total,				\$61,521 33	Total,	\$61,521 33

Number of shares issued during the year, 558
 Number of shares now in force, 1,582
 Number of shares now borrowed upon, 437
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 251
 Number of shares retired during the year, 54
 Highest rate of premium or interest received on money sold during the year :
 9 per cent.
 Lowest rate of premium or interest received on money sold during the year :
 6 3-10 per cent.
 Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.

Number of members withdrawn during the year,	21
Present number of members,	210
Present number of borrowers,	66
Present number of non-borrowers,	144
Number of loans secured by first mortgage of real estate,	57
Number of loans on shares,	27
Largest loan to any one member,	\$3,000 00
Smallest loan to any one member,	20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	379 96
Date of examination by commissioner: September 15.	

DORCHESTER CO-OPERATIVE BANK—DORCHESTER.

Incorporated Aug. 21, 1890. Commenced business Sept. 10, 1890.

AMOR L. HOLLINGSWORTH, *President.*

WILLIAM H. KENNEDY, *Secretary.*

FREDERICK W. PORTER, *Treasurer.*

Names of security committee :

SAMUEL GANNETT,

DUDLEY TALBOT,

ROBERT D. MOSSMAN,

J. HOMER PIERCE,

LABAN PRATT.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$155,075 00	Dues capital,	\$144,313 00
Loans on shares,	6,155 00	Profits capital (all series), . .	23,046 14
Permanent expense account, .	56 15	Interest,	1,655 05
Temporary expense account, .	12 00	Premiums,	75 92
Cash in hands of treasurer, .	9,706 87	Fines,	49 37
		Transfer fees,	25
		Withdrawal profits,	84 16
		Guaranty fund,	936 56
		Surplus,	803 44
		Forfeited share account, . .	14 39
		Profit and loss account, . .	26 74
	\$171,005 02		\$171,005 02

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$47,490 00	For real estate loans,	\$40,650 00
interest,	9,344 72	share loans,	5,373 00
premiums,	446 67	dues capital withdrawn, . .	9,723 00
finer,	275 27	dues capital forfeited, . .	464 00
transfer fees,	2 50	dues capital retired, . .	37,170 00
real estate loans repaid, . .	12,450 00	profits capital withdrawn, . .	1,221 02
real estate loans eliminated by foreclosure, . .	3,200 00	profits capital forfeited, . .	55 36
share loans repaid,	9,579 00	profits capital retired, . .	7,814 07
withdrawal profits,	293 81	temporary expenses,	838 99
forfeiture profits,	13 84	forfeited shares,	685 13
forfeited shares,	294 68	interest on retired shares, . .	642 01
real estate by foreclosure, . .	3,080 09	real estate by foreclosure, . .	3,111 41
profits capital,	45 55	Cash on hand Oct. 31, 1900, .	9,706 87
Cash on hand Oct. 31, 1899, .	30,938 73		
	\$117,454 86		\$117,454 86

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$155,075 00	6 30 per cent.	-	-	\$6,155 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1890, .	1	\$164 91	76	\$12,533 16	Dues capital, as per gen-	
Mar , 1891, .	2	154 44	85	13,127 40	eral ledger, . . .	\$144,313 00
Sept., 1891, .	3	144 14	16	2,306 24	Profits capital, as per	
Mar., 1892, .	4	134 12	85	11,400 20	general ledger, . . .	23,046 14
Sept., 1892, .	5	124 34	35	4,351 90	Unpaid dues, . . .	2,609 00
Mar., 1893, .	6	114 92	65	7,469 80		
Sept., 1893, .	7	105 74	47	4,969 78		
Mar., 1894, .	8	96 82	37	3,582 34		
Sept., 1894, .	9	88 18	44	3,879 92		
Mar , 1895, .	10	79 78	108	8,616 24		
Sept., 1895, .	11	71 62	88	6,302 56		
Mar., 1896, .	12	63 69	176	11,209 44		
Sept., 1896, .	13	56 01	246	13,778 46		
Mar , 1897, .	14	48 53	246	11,938 38		
Sept., 1897, .	15	41 28	346	14,282 88		
Mar., 1898, .	16	34 24	281	9,621 44		
Sept., 1898, .	17	27 42	288	7,896 96		
Mar., 1899, .	18	20 78	456	9,475 68		
Sept., 1899, .	19	14 34	537	7,700 58		
Mar., 1900, .	20	8 09	542	4,384 78		
Sept., 1900, .	21	2 00	389	778 00		
Dues paid in advance, . . .				362 00		
Total,				\$169,968 14	Total,	\$169,968 14

Number of shares issued during the year, 1,254
 Number of shares now in force, 4,193
 Number of shares now borrowed upon, 901
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 410
 Number of shares forfeited during the year, 16
 Number of shares retired during the year, 517
 Highest rate of premium or interest received on money sold during the year :
 5 cents premium.
 Lowest rate of premium or interest received on money sold during the year :
 5 cents premium.
 Rate of profits distributed : first term, 2 $\frac{3}{4}$ per cent. ; second term, 2 $\frac{3}{4}$ per cent.
 Number of members withdrawn during the year, 69
 Present number of members, 491
 Present number of borrowers, 88
 Present number of non-borrowers, 403
 Number of loans secured by first mortgage of real estate, 76
 Number of loans on shares, 12
 Largest loan to any one member, \$5,000 00
 Smallest loan to any one member, 10 00
 Amount of expenses of the corporation for the year ending Oct. 31, 1900, 866 99
 Date of examination by commissioner : April 6.

ECONOMY CO-OPERATIVE BANK—MERRIMAC.

Incorporated July 26, 1889. Commenced business Aug. 12, 1889.

GEORGE G. LARKIN, *President.*

BAILEY SARGENT, *Secretary and Treasurer.*

Names of security committee :

FRED B. JUDKINS,

D. WARREN GOULD,

ROBERT O. PATTEN.

Regular meetings the second Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$29,413 00	Dues capital,	\$30,601 00
Loans on shares,	1,005 00	Profits capital (all series), . .	5,363 54
Temporary expense account, .	49 55	Interest,	455 04
Real estate by foreclosure, . .	3,757 25	Premiums,	24 45
Unpaid interest,	375 27	Fines,	16 32
Unpaid premiums,	19 75	Withdrawal profits,	32 61
Unpaid fines,	23 82	Guaranty fund,	336 00
Cash in hands of treasurer, . .	3,149 94	Surplus,	964 62
	\$37,793 58		\$37,793 58

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$6,756 00	For real estate loans,	\$3,000 00
interest,	1,968 24	share loans,	325 00
premiums,	106 15	dues capital withdrawn,	3,359 00
fines,	100 64	dues capital forfeited,	208 00
transfer fees,	25	dues capital retired,	2,058 00
real estate loans repaid,	4,400 00	profits capital withdrawn,	730 58
real estate loans eliminated by foreclosure,	750 00	profits capital forfeited,	42 40
share loans repaid,	145 00	profits capital retired,	589 00
withdrawal profits,	59 86	temporary expenses,	165 63
forfeiture profits,	4 24	real estate by foreclosure,	703 78
rents,	208 00	taxes,	73 53
Cash on hand Oct. 31, 1899, . .	181 38	insurance,	4 75
		repairs,	270 15
		Cash on hand Oct. 31, 1900, . . .	3,149 94
	\$14,679 76		\$14,679 76

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$29,413 00	6.30 per cent.	-	-	\$1,005 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Feb., 1890, .	2	\$172 48	1	\$172 48	Dues capital, as per general ledger, . . . \$30,601 00 Profits capital, as per general ledger, . . . 5,363 54 Unpaid dues, . . . 534 00	
Feb., 1891, .	4	151 57	17	2,576 69		
Aug., 1891, .	5	141 56	28	3,963 68		
Feb., 1892, .	6	131 86	16	2,109 76		
Aug., 1892, .	7	122 46	28	3,428 88		
Feb., 1893, .	8	113 30	9	1,019 70		
Aug., 1893, .	9	104 42	34	3,550 28		
Feb., 1894, .	10	95 81	8	766 48		
Aug., 1894, .	11	87 46	43	3,760 78		
Feb., 1895, .	12	79 31	35	2,775 85		
Aug., 1895, .	13	71 39	31	2,213 09		
Feb., 1896, .	14	63 72	28	1,784 16		
Aug., 1896, .	15	56 27	38	2,138 26		
Feb., 1897, .	16	49 01	45	2,205 45		
Aug., 1897, .	17	41 93	14	587 02		
Feb., 1898, .	18	35 03	27	945 81		
Aug., 1898, .	19	28 29	26	735 54		
Feb., 1899, .	20	21 73	38	825 74		
Aug., 1899, .	21	15 33	32	490 56		
Feb., 1900, .	22	9 09	37	336 33		
Aug., 1900, .	23	3 00	27	81 00		
Dues paid in advance,				31 00	Total,	\$36,498 54
Total,				\$36,498 54		

Number of shares issued during the year, 64
Number of shares now in force, 562
Number of shares now borrowed upon, 200
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 51
Number of shares forfeited during the year, 4
Number of shares retired during the year, 19
Highest rate of premium or interest received on money sold during the year :
5 cents premium.
Lowest rate of premium or interest received on money sold during the year :
5 cents premium.
Rate of profits distributed : first term, 2½ per cent. ; second term, 2½ per cent.
Number of members withdrawn during the year, 14
Present number of members, 114
Present number of borrowers, 45
Present number of non-borrowers, 69
Number of loans secured by first mortgage of real estate, 41
Number of loans on shares, 4
Largest loan to any one member, \$3,500 00
Smallest loan to any one member, 100 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, 165 63
Date of examination by commissioner : March 19.

ENTERPRISE CO-OPERATIVE BANK—EAST BOSTON.

Incorporated March 31, 1888. Commenced business April 3, 1888.

CHARLES T. WITT, *President.*

HORACE B. BUTLER, *Secretary and Treasurer.*

Names of security committee :

CHARLES T. WITT,

HORACE B. BUTLER,

WILLIAM G. EMERY.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$296,375 00	Dues capital, . . .	\$281,030 00
Loans on shares, . . .	16,050 00	Profits capital (all series), .	49,447 58
Permanent expense account, .	228 75	Transfer fees, . . .	75
Real estate by foreclosure, .	12,669 64	Withdrawal profits, . . .	145 16
Unpaid interest, . . .	36 44	Forfeiture profits, . . .	7 90
Unpaid premiums, . . .	32 10	Guaranty fund, . . .	4,500 00
Unpaid fines, . . .	119 08	Surplus, . . .	3,327 13
Cash in hands of treasurer, .	13,979 03	Forfeited share account, .	191 86
		Personal account, . . .	8 70
		Retired share account, . .	830 96
	\$339,490 04		\$339,490 04

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$77,923 00	For real estate loans, . . .	\$94,150 00
interest, . . .	17,230 04	share loans, . . .	15,700 00
premiums, . . .	743 88	dues capital withdrawn, .	45,638 00
fines, . . .	783 12	dues capital forfeited, .	820 00
transfer fees, . . .	11 00	dues capital retired, . .	6,309 00
real estate loans repaid, .	61,250 00	profits capital withdrawn, .	8,425 07
real estate loans eliminated by foreclosure, .	11,100 00	profits capital forfeited, .	204 88
share loans repaid, . . .	8,525 00	profits capital retired, .	1,471 50
withdrawal profits, . . .	819 49	permanent expenses, . .	2,011 98
forfeiture profits, . . .	7 90	forfeited shares, . . .	1,174 04
forfeited shares, . . .	1,170 04	real estate by foreclosure, .	12,395 78
real estate by foreclosure, .	9,078 13	personal accounts, . . .	126 30
personal account, . . .	135 00	retired share account, .	6,949 54
retired share account, . .	7,780 50	matured share account, .	1,001 45
Cash on hand Oct. 31, 1899, .	13,799 47	Cash on hand Oct. 31, 1900, .	13,979 03
	\$210,356 57		\$210,356 57

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$153,425 00	5.00 per cent.	\$3,700 00	6.90 per cent.	\$10,975 00	5.00 per cent.
25,050 00	5.25 "	4,000 00	7 20 "	200 00	5.25 "
350 00	6.00 "	3,000 00	7.50 "	1,900 00	6.00 "
87,150 00	6.30 "	600 00	7.80 "	2,975 00	6.30 "
19,100 00	6.60 "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1889, .	4	\$187 27	28	\$5,243 56	Dues capital, as per gen-	
April, 1890, .	5	175 82	16	2,813 12	eral ledger, . . .	\$281,030 00
Oct., 1890, .	6	164 67	12	1,976 04	Profits capital, as per	
April, 1891, .	7	153 88	32	4,924 16	general ledger, . .	49,447 58
Oct., 1891, .	8	143 40	68	9,751 20	Unpaid dues, . . .	2,667 00
April, 1892, .	9	133 21	191	25,443 11		
Oct., 1892, .	10	123 36	129	15,913 44		
April, 1893, .	11	113 83	203	23,107 49		
Oct., 1893, .	12	104 62	208	21,760 96		
April, 1894, .	13	95 72	329	31,491 88		
Oct., 1894, .	14	87 08	397	34,570 76		
April, 1895, .	15	78 69	243	19,121 67		
Oct., 1895, .	16	70 52	250	17,630 00		
April, 1896, .	17	62 62	165	10,332 30		
Oct., 1896, .	18	54 96	271	14,894 16		
April, 1897, .	19	47 50	495	23,512 50		
Oct., 1897, .	20	40 26	339	13,648 14		
April, 1898, .	21	33 23	515	17,113 45		
Oct., 1898, .	22	26 41	462	12,201 42		
April, 1899, .	23	19 80	700	13,860 00		
Oct., 1899, .	24	13 36	522	6,973 92		
April, 1900, .	25	7 10	893	6,340 30		
Oct., 1900, .	26	1 00	328	328 00		
Dues paid in advance, . . .				193 00		
Total,				\$333,144 58	Total,	\$333,144 58

Number of shares issued during the year, 1,471
Number of shares now in force, 6,796
Number of shares now borrowed upon, 2,035
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 1,048
Number of shares forfeited during the year, 67
Number of shares retired during the year, 75
Highest rate of premium or interest received on money sold during the year :
6 per cent.
Lowest rate of premium or interest received on money sold during the year :
5 per cent.
Rate of profits distributed : first term, 2¼ per cent. ; second term, 2¼ per cent.

Number of members withdrawn during the year,	122
Present number of members,	761
Present number of borrowers,	198
Present number of non-borrowers,	563
Number of loans secured by first mortgage of real estate,	168
Number of loans on shares,	77
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,952 21
Date of examination by commissioner: September 4.	

EQUITABLE CO-OPERATIVE BANK—LYNN.

Incorporated Oct. 2, 1877. Commenced business Oct. 8, 1877.

JAMES H. RICHARDS, *President.*EDWIN C. LEWIS, *Secretary and Treasurer.*

Names of security committee :

THOMAS E. WARD,

EDWIN N. HAINES,

JAMES H. RICHARDS.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$388,554 15	Dues capital, . . .	\$354,735 00
Loans on shares, . . .	14,139 00	Profits capital (all series), . .	60,638 28
Permanent expense account, .	478 43	Interest, . . .	2,311 83
Temporary expense account, .	136 72	Fines, . . .	75 34
Real estate by foreclosure, . .	13,702 93	Guaranty fund, . . .	2,546 00
Unpaid interest, . . .	2,020 78	Surplus, . . .	10,677 56
Mortgage, . . .	1,500 00	Forfeited share account, . .	56 49
Rent, . . .	192 00		
Cash in hands of treasurer, . .	10,316 49		
	\$431,040 50		\$431,040 50

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$109,237 00	For real estate loans, . . .	\$82,929 68
interest, . . .	22,954 78	share loans, . . .	18,828 00
finer, . . .	741 94	dues capital withdrawn, . .	57,891 00
real estate loans repaid, . .	74,137 07	dues capital retired, . .	35,889 00
real estate loans eliminated by foreclosure, . .	1,600 00	dues capital matured, . .	19,638 00
real estate loans eliminated by maturity of shares, . . .	2,400 00	profits capital withdrawn, . .	7,985 28
share loans repaid, . .	21,973 00	profits capital retired, . .	7,769 00
real estate by foreclosure, . . .	5,690 32	profits capital matured, . .	7,673 68
rent, . . .	836 88	temporary expenses, . .	1,701 71
Cash on hand Oct. 31, 1899, . .	18,286 87	permanent expenses, . .	503 43
		interest on retired shares, . .	571 36
		real estate by foreclosure, . .	2,670 05
		surplus, . . .	1,488 12
		rent, . . .	503 06
		mortgage, . . .	1,500 00
		Cash on hand Oct. 31, 1900, . .	10,316 49
	\$257,857 86		\$257,857 86

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.							
Amount.		Rate.		Amount.		Rate.		Amount.		Rate.	
\$102,960 00		5 per cent.		\$3,350 00		6.24 per cent.		\$1,070 00		5 per cent.	
11,050 00		5½ "		3,466 35		6.25 "		6,594 00		5.25 "	
78,357 92		5.25 "		9,662 00		6.30 "		3,164 00		5.50 "	
77,107 88		5.50 "		750 00		6.42 "		1,978 00		5 75 "	
49,200 00		5.75 "		3,350 00		6.48 "		658 00		6.00 "	
32,700 00		6.00 "		100 00		6.50 "		495 00		6.25 "	
3,350 00		6.06 "		800 00		6.54 "		130 00		6.06 "	
5,250 00		6.12 "		100 00		6 60 "		50 00		6.12 "	
6,000 00		6.18 "		1,000 00		6.78 "					

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1889, .	23	\$189 73	84	\$15,937 32	Dues capital, as per gen-	
Oct., 1889, .	24	178 71	92	16,441 32	eral ledger,	\$354,735 00
April, 1890, .	25	168 00	107	17,976 00	Profits capital, as per	
Oct., 1890, .	26	157 61	120	18,913 20	general ledger, . . .	60,638 28
April, 1891, .	27	147 57	168	24,791 76	Unpaid dues,	2,788 00
Oct., 1891, .	28	137 82	161	22,189 02		
April, 1892, .	29	128 33	176	22,586 08		
Oct., 1892, .	30	119 10	226	26,916 60		
April, 1893, .	31	110 16	148	16,303 68		
Oct., 1893, .	32	101 49	185	18,775 65		
April, 1894, .	33	93 07	200	18,614 00		
Oct., 1894, .	34	84 88	293	24,869 84		
April, 1895, .	35	76 90	108	8,305 20		
Oct., 1895, .	36	69 12	187	12,925 44		
April, 1896, .	37	61 53	282	17,351 46		
Oct., 1896, .	38	54 12	142	7,685 04		
April, 1897, .	39	46 89	376	17,630 64		
Oct., 1897, .	40	39 84	701	27,927 84		
April, 1898, .	41	32 96	441	14,535 36		
Oct., 1898, .	42	26 25	859	22,548 75		
April, 1899, .	43	19 70	827	16,291 90		
Oct., 1899, .	44	13 31	1,354	18,021 74		
April, 1900, .	45	7 08	1,243	8,800 44		
Oct., 1900, .	46	1 00	1,379	1,379 00		
Dues paid in advance,				444 00		
Total,				\$418,161 28	Total,	\$418,161 28

Number of shares issued during the year,	3,533
Number of shares now in force,	9,859
Number of shares now borrowed upon,	2,640
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	1,769
Number of shares retired during the year,	383
Number of shares matured during the year,	136

Highest rate of premium or interest received on money sold during the year :

5 $\frac{3}{4}$ per cent.

Lowest rate of premium or interest received on money sold during the year :

5 per cent.

Rate of profits distributed : first term, 2 $\frac{1}{2}$ per cent. ; second term, 2 $\frac{1}{2}$ per cent.

Number of members withdrawn during the year, 203

Present number of members, 1,376

Present number of borrowers, 430

Present number of non-borrowers, 946

Number of loans secured by first mortgage of real estate, . . . 380

Number of loans on shares, 162

Largest loan to any one member, \$4,800 00

Smallest loan to any one member, 5 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, . 1,746 31

Date of examination by commissioner : January 5.

EQUITY CO-OPERATIVE BANK—WORCESTER.

Incorporated Feb. 9, 1887. Commenced business March 17, 1887.

CHARLES L. GATES, *President.*

T. J. HASTINGS, *Secretary and Treasurer.*

Names of security committee :

DANIEL PARLIN,

E. J. BARDWELL,

URGEL JACQUES.

Regular meetings the Thursday next preceding the third Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$319,275 00	Dues capital, . . .	\$289,997 00
Loans on shares, . . .	14,125 00	Profits capital (all series), . .	49,394 60
Temporary expense account, .	282 45	Interest, . . .	1,287 16
Real estate by foreclosure, . .	2,671 71	Fines, . . .	103 17
Cash in hands of treasurer, . .	9,405 21	Transfer fees, . . .	3 50
		Guaranty fund, . . .	1,810 00
		Surplus, . . .	3,101 98
		Forfeited share account, . .	61 96
	\$345,759 37		\$345,759 37

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$93,180 00	For real estate loans, . . .	\$105,250 00
interest, . . .	20,285 21	share loans, . . .	11,440 00
finer, . . .	686 55	dues capital withdrawn, . .	33,705 00
transfer fees, . . .	19 00	dues capital forfeited, . .	974 00
real estate loans repaid, . .	84,900 00	dues capital retired, . .	19,093 00
real estate loans elimi- nated by maturity of shares, . . .	900 00	dues capital matured, . .	16,284 00
share loans repaid, . . .	6,680 00	profits capital withdrawn, . .	4,949 02
withdrawal profits, . . .	517 89	profits capital forfeited, . .	351 73
forfeiture profits, . . .	19 48	profits capital retired, . .	4,002 95
forfeited shares, . . .	1,302 22	profits capital matured, . .	7,558 12
expense account, . . .	37 25	temporary expenses, . .	1,519 81
rent, . . .	112 45	forfeited shares, . . .	1,297 22
Cash on hand Oct. 31, 1899, .	7,190 01	Cash on hand Oct. 31, 1900, .	9,405 21
	\$215,830 06		\$215,830 06

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$282,725 00	6 per cent.	\$5,600 00	6½ per cent.	\$12,365 00	6 per cent.
22,250 00	6¼ "	150 00	6½ "	1,500 00	6¼ "
3,950 00	6¼ "	800 00	6½ "	200 00	6¼ "
3,000 00	6½ "	800 00	7½ "	60 00	6½ "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1889, .	6	\$191 75	87	\$16,682 25	Dues capital, as per gen- eral ledger, . .	\$289,997 00
Mar., 1890, .	7	179 93	93	16,733 49	Profits capital, as per general ledger, . .	
Sept., 1890, .	8	168 49	103	17,354 47	Unpaid dues, . .	
Mar., 1891, .	9	157 39	19	2,990 41		
Sept., 1891, .	10	146 67	127	18,627 09		49,394 60
Mar., 1892, .	11	136 31	23	3,135 13		3,084 00
Sept., 1892, .	12	126 25	7	883 75		
Mar., 1893, .	13	116 51	42	4,893 42		
Sept., 1893, .	14	107 09	33	3,533 97		
Mar., 1894, .	15	97 95	144	14,104 80		
Sept., 1894, .	16	89 08	97	8,640 76		
Mar., 1895, .	17	80 53	341	27,460 73		
Sept., 1895, .	18	72 22	256	18,488 32		
Mar., 1896, .	19	64 18	612	39,278 16		
Sept., 1896, .	20	56 40	350	21,432 00		
Mar., 1897, .	21	48 85	542	26,476 70		
Sept., 1897, .	22	41 53	485	20,142 05		
Mar., 1898, .	23	34 43	854	29,403 22		
Sept., 1898, .	24	27 54	494	13,604 76		
Mar., 1899, .	25	20 87	728	15,193 36		
Sept, 1899, .	26	14 39	904	13,008 56		
Mar., 1900, .	27	8 10	1,052	8,521 20		
Sept., 1900, .	28	2 00	740	1,480 00		
Dues paid in advance, . . .				407 00		
Total,				\$342,475 60	Total,	\$342,475 60

Number of shares issued during the year, 1,993
Number of shares now in force, 8,163
Number of shares now borrowed upon, 2,002
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 1,021
Number of shares forfeited during the year, 14
Number of shares retired during the year, 265
Number of shares matured during the year, 118
Highest rate of premium or interest received on money sold during the year :
6¼ per cent.
Lowest rate of premium or interest received on money sold during the year :
6 per cent.
Rate of profits distributed : first term, 3½ per cent. ; second term, 3½ per cent.

Number of members withdrawn during the year,	119
Present number of members,	887
Present number of borrowers,	189
Present number of non-borrowers,	698
Number of loans secured by first mortgage of real estate,	186
Number of loans on shares,	47
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,482 56
Date of examination by commissioner: June 4.	

EVERETT CO-OPERATIVE BANK—EVERETT.

Incorporated Sept. 24, 1890. Commenced business Oct. 14, 1890.

EDWARD C. MEAD, *President*. CHARLES E. JENNINGS, *Secretary and Treasurer*.

Names of security committee:

GEO. G. LADD, NATHANIEL A. DILL,
C. F. WASHBURN.

Regular meetings the third Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$80,625 00	Dues capital,	\$78,364 00
Loans on shares,	14,697 00	Profits capital (all series), .	16,363 43
Temporary expense account, .	24 16	Interest,	321 69
Real estate by foreclosure, .	2,111 80	Premiums,	1 00
Unpaid fines,	7 10	Withdrawal profits, . . .	63 46
Cash in hands of treasurer, .	671 34	Guaranty fund,	1,046 02
		Surplus,	1,976 80
	\$98,136 40		\$98,136 40

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$20,891 00	For real estate loans, . . .	\$19,575 00
interest,	4,881 82	share loans,	2,152 00
premiums,	43 85	dues capital withdrawn, .	15,668 00
fines,	79 51	dues capital forfeited, .	150 00
transfer fees,	75	profits capital withdrawn, .	2,403 78
real estate loans repaid, .	12,100 00	profits capital forfeited, .	4 42
share loans repaid, . . .	1,325 00	temporary expenses, . .	363 81
withdrawal profits, . . .	228 07	forfeited shares,	173 78
forfeiture profits, . . .	4 42	real estate by foreclosure, .	56 78
forfeited shares,	173 78	fines,	2 80
real estate by foreclos- ure,	28 74	Cash on hand Oct. 31, 1900, .	671 34
Cash on hand Oct. 31, 1899, .	1,464 77		
	\$41,221 71		\$41,221 71

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$78,625 00	5.00 per cent.	\$400 00	6.30 per cent.	\$7,827 00	5.00 per cent.
1,600 00	5.20 "			6,870 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1890, .	1	\$163 47	90	\$14,712 30	Dues capital, as per gen-	
April, 1891, .	2	152 88	66	10,090 08	eral ledger, . . .	\$78,364 00
Oct., 1891, .	3	142 55	57	8,125 35	Profits capital, as per	
April, 1892, .	4	132 55	51	6,760 05	general ledger, . . .	16,363 43
Oct., 1892, .	5	122 83	20	2,456 60	Unpaid dues, . . .	367 00
April, 1893, .	6	113 39	6	680 34		
Oct., 1893, .	7	104 24	41	4,273 84		
April, 1894, .	8	95 35	80	7,628 00		
Oct., 1894, .	9	86 69	100	8,669 00		
April, 1895, .	10	78 32	30	2,349 60		
Oct., 1895, .	11	70 19	46	3,223 74		
April, 1896, .	12	62 30	41	2,554 30		
Oct., 1896, .	13	54 62	65	3,550 30		
April, 1897, .	14	47 21	57	2,690 97		
Oct., 1897, .	15	40 01	63	2,520 63		
April, 1898, .	16	33 05	113	3,734 65		
Oct., 1898, .	17	26 30	187	4,918 10		
April, 1899, .	18	19 73	132	2,604 36		
Oct., 1899, .	19	13 33	207	2,759 31		
April, 1900, .	20	7 09	99	701 91		
Oct., 1900, .	21	1 00.	61	61 00		
Dues paid in advance, . . .				25 00		
Total,				\$95,094 43	Total,	\$95,094 43

- Number of shares issued during the year, 324
- Number of shares now in force, 1,612
- Number of shares now borrowed upon, 691
- Largest number of shares held by any one member, 25
- Number of shares withdrawn during the year, 424
- Number of shares forfeited during the year, 3
- Highest rate of premium or interest received on money sold during the year :
5 3-10 per cent.
- Lowest rate of premium or interest received on money sold during the year :
5 per cent.
- Rate of profits distributed : first term, 2½ per cent. ; second term, 2½ per cent.
- Number of members withdrawn during the year, 28
- Present number of members, 186
- Present number of borrowers, 59
- Present number of non-borrowers, 127
- Number of loans secured by first mortgage of real estate, 44
- Number of loans on shares, 42
- Largest loan to any one member, \$3,000 00
- Smallest loan to any one member, 50 00
- Amount of expenses of the corporation for the year ending Oct. 31, 1900, 363 81
- Date of examination by commissioner : February 15.

FALL RIVER CO-OPERATIVE BANK—FALL RIVER.

Incorporated Dec. 1, 1888. Commenced business Dec. 12, 1888.

ERIC W. BORDEN, *President.*GEORGE O. LATHROP, *Secretary.*RODOLPHUS N. ALLEN, *Treasurer.*

Names of security committee :

FRED. J. McLANE,

CLARENCE A. BROWN,

BRADFORD D. DAVOL.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$269,550 00	Dues capital,	\$249,223 00
Loans on shares,	3,050 00	Profits capital (all series), . .	37,649 77
Temporary expense account, . .	103 15	Interest,	1,788 03
Real estate by foreclosure, . .	11,583 21	Fines,	73 25
Mortgages,	10,525 00	Guaranty fund,	2,500 00
Personal accounts,	62 82	Surplus,	3,470 53
Cash in hands of secretary, . .	102 48	Forfeited share account, . .	312 02
Cash in hands of treasurer, . .	64 36	Personal accounts,	24 42
	\$295,041 02		\$295,041 02

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$87,217 00	For real estate loans,	\$82,850 00
interest,	16,809 58	share loans,	3,950 00
finer,	301 47	dues capital withdrawn, . .	54,378 00
real estate loans repaid, . .	79,450 00	dues capital forfeited, . .	643 00
real estate loans eliminated by foreclosure, . .	3,000 00	dues capital retired, . .	23,910 00
share loans repaid,	3,250 00	dues capital matured, . .	3,948 00
forfeited shares,	667 22	profits capital withdrawn, . .	7,529 14
real estate by foreclosure, . .	7,961 59	profits capital forfeited, . .	65 75
profits capital,	5 75	profits capital retired, . .	7,161 26
Cash on hand Oct. 31, 1899, . .	195 89	profits capital matured, . .	1,658 16
		temporary expenses,	1,026 95
		forfeited shares,	355 20
		interest on retired shares, . .	501 17
		real estate by foreclosure, . .	3,930 32
		mortgages,	6,725 00
		personal accounts,	31 62
		interest account,	28 09
		Cash on hand Oct. 31, 1900, . .	166 84
	\$198,858 50		\$198,858 50

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,000 00	5.50 per cent.	\$7,950 00	6.48 per cent.	\$2,100 00	6.00 per cent.
253,600 00	6.00 “	2,000 00	6.60 “	950 00	6.60 “

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1889, .	2	\$196 42	26	\$5,106 92	Dues capital, as per gen- eral ledger, . . .	\$249,223 00
Sept., 1889, .	3	184 87	28	5,176 36	Profits capital, as per general ledger, . . .	37,649 77
Mar., 1890, .	4	173 77	25	4,344 25	Unpaid dues, . . .	1,722 00
Sept., 1890, .	5	163 01	48	7,824 48		
Mar., 1891, .	6	152 55	67	10,220 85		
Sept., 1891, .	7	142 38	63	8,969 94		
Mar., 1892, .	8	132 52	53	7,023 56		
Sept., 1892, .	9	122 94	76	9,343 44		
Mar., 1893, .	10	113 65	121	13,751 65		
Sept., 1893, .	11	104 62	103	10,775 86		
Mar., 1894, .	12	95 88	188	18,025 44		
Sept., 1894, .	13	87 37	74	6,465 38		
Mar., 1895, .	14	79 11	258	20,410 38		
Sept., 1895, .	15	71 07	300	21,321 00		
Mar., 1896, .	16	63 28	430	27,210 40		
Sept., 1896, .	17	55 71	223	12,423 33		
Mar., 1897, .	18	48 32	450	21,744 00		
Sept., 1897, .	19	41 12	311	12,788 32		
Mar., 1898, .	20	34 13	345	11,774 85		
Sept., 1898, .	21	27 33	456	12,462 48		
Mar., 1899, .	22	20 74	840	17,421 60		
Sept., 1899, .	23	14 32	904	12,945 28		
Mar., 1900, .	24	8 08	1,000	8,080 00		
Sept., 1900, .	25	2 00	1,332	2,664 00		
Dues paid in advance, . . .				321 00		
Total,				\$288,594 77	Total,	\$288,594 77

Number of shares issued during the year, 2,495
Number of shares now in force, 7,721
Number of shares now borrowed upon, 1,616
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 1,538
Number of shares forfeited during the year, 73
Number of shares retired during the year, 212
Number of shares matured during the year, 28
Highest rate of premium or interest received on money sold during the year :
6 per cent.
Lowest rate of premium or interest received on money sold during the year :
5½ per cent.
Rate of profits distributed : first term, 2¾ per cent. ; second term, 2½ per cent.

Number of members withdrawn during the year,	163
Present number of members,	799
Present number of borrowers,	168
Present number of non-borrowers,	631
Number of loans secured by first mortgage of real estate,	158
Number of loans on shares,	20
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,026 95
Date of examination by commissioner: September 6.	

FEDERAL CO-OPERATIVE BANK—BOSTON.

Incorporated Jan. 29, 1890. Commenced business Feb. 6, 1890.

FRANK W. ELDREDGE, *President.* WILLIAM WARDWELL, *Secretary and Treasurer.*

Names of security committee :

LORING M. MONK,	L. W. BLANCHARD,
H. W. MARDEN,	FRANCIS G. WASHBURN,
WILLIAM B. HAYFORD,	H. B. BURNHAM.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$74,990 00	Dues capital,	\$70,591 00
Loans on shares,	2,615 00	Profits capital (all series), . .	12,487 95
Real estate by foreclosure, . .	4,551 09	Guaranty fund,	850 00
Unpaid interest,	849 45	Surplus,	612 72
Unpaid fines,	36 92	Forfeited share account, . .	133 74
Cash in hands of treasurer, . .	1,668 18	Rent account,	35 23
	\$84,710 64		\$84,710 64

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$19,523 00	For real estate loans,	\$14,700 00
interest,	3,443 18	share loans,	7,450 00
finer,	97 79	dues capital withdrawn, . .	15,795 00
real estate loans repaid, . .	6,189 00	dues capital forfeited, . .	125 00
share loans repaid,	6,895 00	profits capital withdrawn, . .	2,784 85
withdrawal profits,	186 78	temporary expenses,	290 48
forfeited shares,	133 74	taxes and repairs on real	
rents,	319 50	estate,	311 77
Cash on hand Oct. 31, 1899, . .	6,337 29	Cash on hand Oct. 31, 1900, . .	1,668 18
	\$43,125 28		\$43,125 28

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$69,790 00	5.00 per cent.	\$3,000 00	6.00 per cent.	\$2,615 00	6.00 per cent.
600 00	5.25 “	1,600 00	6.25 “		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Feb., 1890, .	1	\$174 37	27	\$4,707 99	Dues capital, as per gen-	
Aug., 1890, .	2	163 64	31	5,072 84	eral ledger, . . .	\$70,591 00
Feb., 1891, .	3	153 20	14	2,144 80	Profits capital, as per	
Aug., 1891, .	4	143 06	17	2,432 02	general ledger, . .	12,487 95
Feb., 1892, .	5	133 28	41	5,464 48	Unpaid dues, . . .	2,174 00
Aug., 1892, .	6	123 65	43	5,316 95		
Feb., 1893, .	7	114 40	57	6,520 80		
Aug., 1893, .	8	105 28	18	1,895 04		
Feb., 1894, .	9	96 64	108	10,437 12		
May, 1894, .	10	92 29	10	922 90		
Nov., 1894, .	11	83 99	13	1,091 87		
May, 1895, .	12	75 87	72	5,462 64		
Nov., 1895, .	13	67 99	85	5,779 15		
May, 1896, .	14	60 33	51	3,076 83		
Nov., 1896, .	15	52 89	98	5,183 22		
May, 1897, .	16	45 67	67	3,059 89		
Nov., 1897, .	17	38 66	69	2,667 54		
May, 1898, .	18	31 86	115	3,663 90		
Nov., 1898, .	19	25 20	131	3,301 20		
May, 1899, .	20	18 70	148	2,767 60		
Nov., 1899, .	21	12 32	268	3,301 76		
May, 1900, .	22	6 09	149	907 41		
Dues paid in advance, . . .				75 00		
Total,				\$85,252 95	Total,	\$85,252 95

Number of shares issued during the year,	456
Number of shares now in force,	1,632
Number of shares now borrowed upon,	465
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	337
Number of shares forfeited during the year,	5
Highest rate of premium or interest received on money sold during the year:	
6 per cent.	
Lowest rate of premium or interest received on money sold during the year:	
5 per cent.	
Rate of profits distributed: first term, 2½ per cent.; second term, 2½ per cent.	
Number of members withdrawn during the year,	37
Present number of members,	190
Present number of borrowers,	45
Present number of non-borrowers,	145
Number of loans secured by first mortgage of real estate,	41
Number of loans on shares,	14
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, .	290 48
Date of examination by commissioner: May 26.	

FIDELITY CO-OPERATIVE BANK—FITCHBURG.

Incorporated April 25, 1888. Commenced business May 8, 1888.

GEORGE E. CLIFFORD, *President.*W. G. HAYES, *Secretary and Treasurer.*

Names of security committee :

H. G. MORSE,

L. H. GOODNOW,

A. WELLINGTON.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$520,035 00	Dues capital,	\$462,729 00
Loans on shares,	25,518 00	Profits capital (all series), . .	87,342 89
Temporary expense account, .	232 46	Interest,	2,257 02
Real estate by foreclosure, . .	7,184 56	Premiums,	3 10
Unpaid interest,	2,300 00	Fines,	124 48
Unpaid fines,	200 00	Transfer fees,	3 50
Cash in hands of treasurer, . .	1,206 26	Withdrawal profits,	100 51
		Forfeiture profits,	96
		Guaranty fund,	2,170 00
		Surplus,	1,108 60
		Forfeited share account, . . .	558 93
		Profit and loss account, . . .	277 29
	\$556,676 28		\$556,676 28

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$125,092 00	For real estate loans,	\$123,325 00
interest,	30,256 62	share loans,	29,505 00
premiums,	29 67	dues capital withdrawn, . . .	19,202 00
fines,	882 13	dues capital forfeited, . . .	1,124 00
transfer fees,	23 00	dues capital retired,	51,777 00
real estate loans repaid, . . .	82,605 00	dues capital matured,	28,300 00
real estate loans eliminated by foreclosure, . . .	8,900 00	profits capital withdrawn, . .	2,178 77
real estate loans eliminated by maturity of shares,	1,000 00	profits capital forfeited, . . .	303 66
share loans repaid,	30,307 00	profits capital retired, . . .	14,780 81
withdrawal profits,	171 77	profits capital matured, . . .	12,218 65
forfeiture profits,	30 26	temporary expenses,	1,522 63
forfeited shares,	392 84	forfeited shares,	1 00
real estate by foreclosure, . . .	18,797 87	interest on retired shares, . .	1,012 90
taxes repaid,	220 34	real estate by foreclosure, . .	14,589 31
profit and loss account, . . .	307 64	Cash on hand Oct. 31, 1900, . .	1,206 26
Cash on hand Oct. 31, 1899, . .	2,030 85		
	\$301,046 99		\$301,046 99

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$367,710 00	5.00 per cent.	\$2,250 00	6.36 per cent.	\$23,008 00	5.00 per cent.
145,575 00	6.00 "	550 00	6.96 "	2,510 00	6.00 "
3,950 00	6.12 "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1889, .	3	\$198 14	96	\$19,021 44	Dues capital, as per gen-	
Sept., 1889, .	4	186 55	109	20,333 95	eral ledger, . . .	\$462,729 00
Mar., 1890, .	5	175 32	125	21,915 00	Profits capital, as per	
Sept., 1890, .	6	164 40	115	18,906 00	general ledger, . .	87,342 89
Mar., 1891, .	7	153 80	129	19,840 20	Unpaid dues, . . .	6,125 00
Sept., 1891, .	8	143 53	109	15,644 77		
Mar., 1892, .	9	133 55	109	14,556 95		
Sept., 1892, .	10	123 84	260	32,198 40		
Mar., 1893, .	11	114 44	389	44,517 16		
Sept., 1893, .	12	105 30	228	24,008 40		
Mar., 1894, .	13	96 43	352	33,943 36		
Sept., 1894, .	14	87 81	289	25,377 09		
Mar., 1895, .	15	79 45	513	40,757 85		
Sept., 1895, .	16	71 33	383	27,319 39		
Mar., 1896, .	17	63 46	550	34,903 00		
Sept., 1896, .	18	55 80	464	25,891 20		
Mar., 1897, .	19	48 37	711	34,391 07		
Sept., 1897, .	20	41 15	366	15,060 90		
Mar., 1898, .	21	34 15	572	19,533 80		
Sept., 1898, .	22	27 35	502	13,729 70		
Mar., 1899, .	23	20 76	1,322	27,444 72		
Sept., 1899, .	24	14 34	997	14,296 98		
Mar., 1900, .	25	8 09	1,284	10,387 56		
Sept., 1900, .	26	2 00	685	1,370 00		
Dues paid in advance, . . .				848 00		
Total,				\$556,196 89	Total,	\$556,196 89

Number of shares issued during the year, 2,468

Number of shares now in force, 10,659

Number of shares now borrowed upon, 3,565

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 1,027

Number of shares forfeited during the year, 57

Number of shares retired during the year, 491

Number of shares matured during the year, 200

Highest rate of premium or interest received on money sold during the year :
5 per cent.Lowest rate of premium or interest received on money sold during the year :
5 per cent.Rate of profits distributed : first term, $2\frac{3}{4}$ per cent. ; second term, $2\frac{1}{2}$ per cent.

Number of members withdrawn during the year,	166
Present number of members,	1,159
Present number of borrowers,	406
Present number of non-borrowers,	753
Number of loans secured by first mortgage of real estate,	362
Number of loans on shares,	137
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,522 63
Date of examination by commissioner: March 2.	

FITCHBURG CO-OPERATIVE BANK—FITCHBURG.

Incorporated Oct. 27, 1877. Commenced business Nov. 8, 1877.

WILBUR B. TENNEY, *President.*FREDERICK A. CURRIER, *Secretary.*HARRISON BAILEY, *Treasurer.*

Names of security committee :

MARTIN WEBBER,

DAVID M. DILLON,

NATHANIEL VARNEY.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$685,750 00	Dues capital,	\$606,882 00
Loans on shares,	14,410 00	Profits capital (all series), .	109,966 23
Real estate by foreclosure, .	11,072 57	Guaranty fund,	4,700 00
Unpaid interest,	6,428 17	Surplus,	2,517 27
Unpaid premiums,	10 99	Forfeited share account, .	564 14
Unpaid fines,	336 67	Dues paid in advance, . .	1,860 00
Unpaid dues,	6,681 00	Personal accounts,	458 73
Personal accounts,	1,423 00	Due on mortgage loans, .	400 00
Mortgages,	1,150 00		
Cash in hands of treasurer, .	85 97		
	\$727,348 37		\$727,348 37

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$180,821 00	For real estate loans, . . .	\$205,850 00
interest,	40,279 73	share loans,	24,810 00
premiums,	123 42	dues capital withdrawn, .	39,083 00
fines,	1,106 65	dues capital forfeited, .	5,028 00
transfer fees,	14 25	dues capital retired, . .	89,276 00
real estate loans repaid, .	179,300 00	dues capital matured, . .	32,360 00
real estate loans elim- inated by foreclosure, .	1,550 00	profits capital withdrawn, .	3,092 30
real estate loans elim- inated by maturity of shares,	8,050 00	profits capital forfeited, .	196 01
share loans repaid, . . .	31,500 00	profits capital retired, .	26,018 69
withdrawal profits, . . .	282 77	profits capital matured, .	13,155 51
forfeiture profits, . . .	19 28	temporary expenses, . .	2,539 81
forfeited shares,	335 75	forfeited shares,	356 19
real estate by foreclos- ure,	5,340 74	interest on retired shares, .	2,146 39
personal accounts, . . .	3,641 42	real estate by foreclosure, .	3,205 95
incomplete loans, . . .	6,450 00	personal accounts,	3,470 84
Cash on hand Oct. 31, 1899, .	59 65	incomplete loans,	7,050 00
	\$458,874 66	mortgages,	1,150 00
		Cash on hand Oct. 31, 1900, .	85 97
			\$458,874 66

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$486,400 00	5.00 per cent.	\$1,550 00	6.72 per cent.	\$14,410 00	5.00 per cent.
178,450 00	6.00 "	1,000 00	6 84 "		
6,600 00	6.12 "	100 00	7.08 "		
2,100 00	6.24 "	1,400 00	7.20 "		
4,650 00	6 36 "	100 00	7.56 "		
1,700 00	6.48 "	100 00	8.04 "		
900 00	6.60 "	700 00	8.16 "		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	24	\$194 60	148	\$28,800 80	Dues capital, as per gen- eral ledger, . . .	\$606,882 00
Nov., 1889, .	25	183 10	142	26,000 20		
May, 1890, .	26	171 94	114	19,601 16	Profits capital, as per general ledger, . . .	109,966 23
Nov., 1890, .	27	161 11	146	23,622 06		
May, 1891, .	28	150 58	164	24,695 12		
Nov., 1891, .	29	140 35	198	27,789 30		
May, 1892, .	30	130 43	283	36,911 69		
Nov., 1892, .	31	120 80	315	38,052 00		
May, 1893, .	32	111 47	205	22,851 35		
Nov., 1893, .	33	102 41	324	33,180 84		
May, 1894, .	34	93 65	364	34,088 60		
Nov., 1894, .	35	85 10	521	44,337 10		
May, 1895, .	36	76 84	681	52,328 04		
Nov., 1895, .	37	68 79	773	53,174 67		
May, 1896, .	38	60 99	566	34,520 34		
Nov., 1896, .	39	53 42	593	31,678 06		
May, 1897, .	40	46 06	846	38,966 76		
Nov., 1897, .	41	38 94	842	32,787 48		
May, 1898, .	42	31 98	719	22,993 62		
Nov., 1898, .	43	25 24	1,328	33,518 72		
May, 1899, .	44	18 69	1,371	25,623 99		
Nov., 1899, .	45	12 31	1,735	21,357 85		
May, 1900, .	46	6 08	1,656	10,068 48		
Total,				\$716,848 23	Total,	\$716,848 23

Number of shares issued during the year, 3,671
 Number of shares now in force, 14,034
 Number of shares now borrowed upon, 5,125
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 1,530
 Number of shares forfeited during the year, 232
 Number of shares retired during the year, 862
 Number of shares matured during the year, 227
 Highest rate of premium or interest received on money sold during the year :
 5 per cent.
 Lowest rate of premium or interest received on money sold during the year :
 5 per cent.
 Rate of profits distributed : first term, 2½ per cent. ; second term, 2½ per cent.

Number of members withdrawn during the year,	313
Present number of members,	1,942
Present number of borrowers,	613
Present number of non-borrowers,	1,329
Number of loans secured by first mortgage of real estate,	590
Number of loans on shares,	101
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	2,539 81
Date of examination by commissioner : July 9.	

FOXBOROUGH CO-OPERATIVE BANK—FOXBOROUGH.

Incorporated Feb. 25, 1889. Commenced business March 19, 1889.

A. F. BEMIS, *President.*

FREDERICK S. LANE, *Secretary and Treasurer.*

Names of security committee :

WILLIAM T. COOK, CHARLES C. SUMNER,
EZRA PICKENS, CHARLES H. HARTSHORN.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$119,950 00	Dues capital,	\$105,755 00
Loans on shares,	4,740 00	Profits capital (all series), .	20,255 91
Temporary expense account,	135 72	Interest,	496 37
Unpaid fines,	11 35	Premiums,	33 35
Real estate,	1,000 00	Transfer fees,	75
Cash in hands of treasurer, .	4,392 95	Withdrawal profits,	235 57
		Guaranty fund,	457 00
		Surplus,	2,996 07
	\$130,230 02		\$130,230 02

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$32,107 00	For real estate loans, . . .	\$21,850 00
interest,	7,535 67	share loans,	4,000 00
premiums,	703 18	dues capital withdrawn, .	17,039 00
fines,	285 73	dues capital retired, . .	8,915 00
transfer fees,	3 25	dues capital matured, . .	137 00
real estate loans repaid,	18,400 00	profits capital withdrawn,	3,144 40
real estate loans elimi-		profits capital retired, .	3,921 98
nated by foreclosure,	1,000 00	profits capital matured, .	58 44
share loans repaid, . . .	2,735 00	temporary expenses, . .	756 08
withdrawal profits, . . .	758 97	real estate by foreclosure,	1,000 00
profits capital,	55	interest on retired shares,	40 95
Cash on hand Oct. 31, 1899, .	1,726 45	Cash on hand Oct. 31, 1900, .	4,392 95
	\$65,255 80		\$65,255 80

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,900 00	6.30 per cent.	\$1,200 00	7.20 per cent.	\$130 00	6.30 per cent.
98,850 00	6.60 "			4,610 00	6.60 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1889, .	2	\$192 70	14	\$2,697 80	Dues capital, as per gen-	
Mar., 1890, .	3	180 98	15	2,714 70	eral ledger, . . .	\$105,755 00
Sept., 1890, .	4	169 68	31	5,260 08	Profits capital, as per	
Mar., 1891, .	5	158 63	40	6,345 20	general ledger, . .	20,255 91
Sept., 1891, .	6	147 94	26	3,846 44	Unpaid dues, . . .	956 00
Mar., 1892, .	7	137 55	74	10,178 70		
Sept., 1892, .	8	127 48	14	1,784 72		
Mar., 1893, .	9	117 67	40	4,706 80		
Sept., 1893, .	10	108 16	36	3,893 76		
Mar., 1894, .	11	98 90	48	4,747 20		
Sept., 1894, .	12	89 95	70	6,296 50		
Mar., 1895, .	13	81 26	127	10,320 02		
Sept., 1895, .	14	72 85	132	9,616 20		
Mar., 1896, .	15	64 70	137	8,863 90		
Sept., 1896, .	16	56 81	88	4,999 28		
Mar., 1897, .	17	49 17	178	8,752 26		
Sept., 1897, .	18	41 77	169	7,059 13		
Mar., 1898, .	19	34 60	219	7,577 40		
Sept., 1898, .	20	27 66	181	5,006 46		
Mar., 1899, .	21	20 93	262	5,483 66		
Sept., 1899, .	22	14 42	282	4,066 44		
Mar., 1900, .	23	8 11	266	2,157 26		
Sept., 1900, .	24	2 00	269	538 00		
Dues paid in advance, . . .				55 00		
Total,				\$126,966 91	Total,	\$126,966 91

Number of shares issued during the year,	679
Number of shares now in force,	2,718
Number of shares now borrowed upon,	735
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	572
Number of shares retired during the year,	67
Number of shares matured during the year,	1
Highest rate of premium or interest received on money sold during the year : 10 cents premium.	
Lowest rate of premium or interest received on money sold during the year : 5 cents premium.	
Rate of profits distributed : first term, 3¼ per cent. ; second term, 3¼ per cent.	
Number of members withdrawn during the year,	68
Present number of members,	422
Present number of borrowers,	123
Present number of non-borrowers,	299
Number of loans secured by first mortgage of real estate,	110
Number of loans on shares,	13
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, .	756 08
Date of examination by commissioner : January 2.	

GARDNER CO-OPERATIVE BANK — GARDNER.

Incorporated Jan. 14, 1889. Commenced business March 12, 1889.

LOUIS A. GREENWOOD, *President.* HARRISON GREENWOOD, *Secretary and Treasurer.*

Names of security committee:

JONAS R. DAVIS, HENRY G. POLLARD,
HOSEA CARTER, Jr.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$112,368 36	Dues capital,	\$109,503 00
Loans on shares,	3,885 00	Profits capital (all series), . .	22,242 36
Temporary expense account,	162 45	Interest,	1,206 80
Real estate by foreclosure, . .	1,751 97	Premiums,	46 40
Unpaid interest,	1,529 75	Fines,	52 38
Unpaid premiums,	70 59	Transfer fees,	25
Unpaid fines,	94 12	Withdrawal profits,	148 42
Mortgages,	5,699 88	Guaranty fund,	607 26
Insurance,	7 80	Surplus,	354 15
Taxes,	62 35	Forfeited share account, . .	14 74
Cash in hands of treasurer, . .	8,543 49		
	\$134,175 76		\$134,175 76

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$28,151 00	For real estate loans,	\$33,100 00
interest,	7,464 24	share loans,	2,870 00
premiums,	342 78	dues capital withdrawn, . . .	18,413 00
fines,	315 51	dues capital forfeited, . . .	169 00
transfer fees,	75	dues capital retired,	11,177 00
real estate loans repaid, . . .	18,307 30	profits capital withdrawn, . .	3,264 13
real estate loans eliminated by foreclosure, . .	4,500 00	profits capital forfeited, . .	11 05
share loans repaid,	3,715 00	profits capital retired, . . .	4,196 45
withdrawal profits,	325 88	temporary expenses,	789 30
forfeiture profits,	1 10	forfeited shares,	178 95
forfeited shares,	178 95	interest on retired shares, . .	2 88
insurance,	72 67	real estate by foreclosure, . .	1,687 74
taxes,	58 74	premium repaid,	1 16
mortgages,	1,504 41	fines repaid,	68
Cash on hand Oct. 31, 1899, . .	19,600 02	mortgages,	133 52
	\$84,538 35	Cash on hand Oct. 31, 1900, . .	8,543 49
			\$84,538 35

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$78,768 36	6.12 per cent.	\$2,300 00	6.84 per cent.	\$3,885 00	6.12 per cent.
8,550 00	6.24 “	1,100 00	6.96 “		
5,950 00	6.36 “	500 00	7.08 “		
4,800 00	6.48 “	100 00	7.20 “		
4,700 00	6.60 “	900 00	7.92 “		
4,700 00	6.72 “				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1889, .	1	\$199 64	18	\$3,593 52	Dues capital, as per gen-	
Sept., 1889, .	2	187 95	1	187 95	eral ledger, . .	\$109,503 00
Mar., 1890, .	3	176 59	6	1,059 54	Profits capital, as per	
Sept., 1890, .	4	165 50	27	4,468 50	general ledger, . .	22,242 36
Mar., 1891, .	5	154 72	42	6,498 24	Unpaid dues, . .	2,099 00
Sept., 1891, .	6	144 28	75	10,821 00		
Mar., 1892, .	7	134 09	150	20,113 50		
Sept., 1892, .	8	124 33	48	5,967 84		
Mar., 1893, .	9	114 93	68	7,815 24		
Sept., 1893, .	10	105 73	27	2,854 71		
Mar., 1894, .	11	96 83	73	7,068 59		
Sept., 1894, .	12	88 17	13	1,146 21		
Mar., 1895, .	13	79 77	108	8,615 16		
Sept., 1895, .	14	71 61	59	4,224 99		
Mar., 1896, .	15	63 69	311	19,807 59		
Sept., 1896, .	16	56 00	72	4,032 00		
Mar., 1897, .	17	48 53	97	4,707 41		
Sept., 1897, .	18	41 29	139	5,739 31		
Mar., 1898, .	19	34 25	141	4,829 25		
Sept., 1898, .	20	27 41	71	1,946 11		
Mar., 1899, .	21	20 78	130	2,701 40		
Sept., 1899, .	22	14 34	200	2,868 00		
Mar., 1900, .	23	8 09	270	2,184 30		
Sept., 1900, .	24	2 00	259	518 00		
Dues paid in advance, . . .				76 00		
Total,				\$133,844 36	Total,	\$133,844 36

Number of shares issued during the year, 646
Number of shares now in force, 2,405
Number of shares now borrowed upon, 665
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 460
Number of shares forfeited during the year, 13
Number of shares retired during the year, 88
Highest rate of premium or interest received on money sold during the year :
2 cents premium.
Lowest rate of premium or interest received on money sold during the year :
2 cents premium.
Rate of profits distributed : first term, 3 per cent. ; second term, 2½ per cent.

Number of members withdrawn during the year,	93
Present number of members,	447
Present number of borrowers,	123
Present number of non-borrowers,	324
Number of loans secured by first mortgage of real estate,	125
Number of loans on shares,	21
Largest loan to any one member,	\$2,500 00
Smallest loan to any one member,	10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	789 30
Date of examination by commissioner: April 5.	

GERMANIA CO-OPERATIVE BANK—BOSTON.

Incorporated Oct. 3, 1885. Commenced business Oct. 20, 1885.

HENRY WESSLING, *President*.ANDREW M. DORR, *Secretary*.MARTIN HASENFUSS, *Treasurer*.

Names of security committee :

JOHN P. GEISHECKER,

NICHOLAS SCHAAF,

JOHN J. STEPHAN,

HENRY WESSLING,

ANDREW M. DORR.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$206,025 00	Dues capital,	\$197,216 00
Loans on shares,	7,850 00	Profits capital (all series), . .	30,272 29
Permanent expense account, .	51 85	Interest,	1,307 01
Temporary expense account, .	235 83	Fines,	47 01
Real estate by foreclosure, . .	13,039 32	Transfer fees,	75
Insurance and taxes paid, . .	87 24	Withdrawal profits,	403 65
Mortgage,	2,264 00	Guaranty fund,	3,716 57
Cash in hands of secretary, . .	1 47	Surplus,	1,708 99
Cash in hands of treasurer, . .	5,180 03	Forfeited share account, . .	41 27
		Suspense account,	21 20
	\$234,734 74		\$234,734 74

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$65,005 00	For real estate loans,	\$43,850 00
interest,	13,556 81	share loans,	7,800 00
finer,	406 31	dues capital withdrawn, . . .	36,346 00
transfer fees,	1 50	dues capital forfeited, . . .	24 00
real estate loans repaid, . . .	50,200 00	dues capital retired,	34,588 00
real estate loans eliminated by foreclosure, . . .	2,400 00	dues capital matured,	3,870 00
real estate loans eliminated by maturity of shares,	5,300 00	profits capital withdrawn, . .	4,252 92
share loans repaid,	7,850 00	profits capital forfeited, . .	2 52
withdrawal profits,	1,024 88	profits capital retired, . . .	11,627 86
forfeiture profits,	96	profits capital matured, . . .	1,641 60
forfeited shares,	24 00	temporary expenses,	1,791 36
real estate by foreclosure, . .	5,328 80	forfeited shares,	34 00
suspense account,	10 00	interest on retired shares, . .	655 73
taxes repaid,	60 18	real estate by foreclosure, . .	3,585 17
mortgages,	400 00	suspense account,	40 00
Cash on hand Oct. 31, 1899, . .	3,785 96	insurance and taxes,	63 74
	\$155,354 40	Cash on hand Oct. 31, 1900, .	5,181 50
			\$155,354 40

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$18,900 00	5.00 per cent.	\$23,400 00	6.25 per cent.	\$4,650 00	5.25 per cent.
50,750 00	5.25 "	450 00	6.50 "	3,000 00	5.50 "
72,975 00	5.50 "	1,900 00	6.75 "	200 00	6.00 "
6,950 00	5.75 "	500 00	7.25 "		
30,000 00	6.00 "	200 00	8.25 "		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April 1889, .	8	\$193 86	8	\$1,550 88	Dues capital, as per gen- eral ledger, . . .	\$197,216 00
Oct., 1889, .	9	182 22	8	1,457 76	Profits capital, as per general ledger, . . .	30,272 29
April, 1890, .	10	171 10	22	3,764 20	Unpaid dues, . . .	2,303 00
April, 1891, .	12	149 84	86	12,886 24		
Oct., 1891, .	13	139 76	73	10,202 48		
April, 1892, .	14	129 92	106	13,771 52		
Oct., 1892, .	15	120 42	107	12,884 94		
April, 1893, .	16	111 22	113	12,567 86		
Oct., 1893, .	17	102 28	96	9,818 88		
April, 1894, .	18	93 62	142	13,294 04		
Oct., 1894, .	19	85 25	135	11,508 75		
April, 1895, .	20	77 13	210	16,197 30		
Oct., 1895, .	21	69 22	273	18,897 06		
April, 1896, .	22	61 54	285	17,538 90		
Oct., 1896, .	23	54 09	127	6,869 43		
April, 1897, .	24	46 86	258	12,089 88		
Oct., 1897, .	25	39 81	225	8,957 25		
April, 1898, .	26	32 94	332	10,936 08		
Oct., 1898, .	27	26 23	333	8,734 59		
April, 1899, .	28	19 69	513	10,100 97		
Oct., 1899, .	29	13 31	680	9,050 80		
April, 1900, .	30	7 08	831	5,883 48		
Oct., 1900, .	31	1 00	787	787 00		
Dues paid in advance, . . .				41 00		
Total,				\$229,791 29	Total,	\$229,791 29

Number of shares issued during the year, 1,938
Number of shares now in force, 5,750
Number of shares now borrowed upon, 1,334
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 1,266
Number of shares forfeited during the year, 12
Number of shares retired during the year, 293
Number of shares matured during the year, 27
Highest rate of premium or interest received on money sold during the year :
5½ per cent.
Lowest rate of premium or interest received on money sold during the year :
5 per cent.
Rate of profits distributed : first term, 2½ per cent. ; second term, 2¼ per cent.

Number of members withdrawn during the year,	164
Present number of members,	714
Present number of borrowers,	134
Present number of non-borrowers,	580
Number of loans secured by first mortgage of real estate,	134
Number of loans on shares,	38
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,810 23
Date of examination by commissioner : November 9, 10.	

GLOUCESTER CO-OPERATIVE BANK—GLOUCESTER.

Incorporated March 2, 1887. Commenced business April 14, 1887.

W. FRANK PARSONS, *President.*

EVERETT LANE, *Secretary and Treasurer.*

Names of security committee :

EDWIN O. PARSONS,

ASA G. ANDREWS,

GEORGE E. MERCHANT,

DANIEL H. WALLACE,

HERBERT PRESSON.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$223,050 00	Dues capital,	\$215,019 00
Loans on shares,	13,300 00	Profits capital (all series), . .	56,146 74
Temporary expense account, .	76 62	Interest,	988 00
Real estate by foreclosure, . .	4,244 34	Premiums,	60 33
Unpaid interest,	2,211 50	Fines,	21 42
Unpaid premiums,	150 50	Transfer fees,	25
Unpaid fines,	146 10	Withdrawal profits,	25 68
Taxes,	61 72	Guaranty fund,	2,885 44
Cash in hands of treasurer, . .	34,436 62	Surplus,	2,414 97
		Forfeited share account, . .	7 65
		Personal accounts,	107 92
	\$277,677 40		\$277,677 40

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$42,281 00	For real estate loans,	\$25,750 00
interest,	14,669 93	share loans,	9,450 00
premiums,	853 74	dues capital withdrawn, . . .	6,295 00
fines,	430 68	dues capital retired,	12,497 00
transfer fees,	5 25	dues capital matured,	22,696 00
real estate loans repaid, . . .	17,950 00	profits capital withdrawn, . .	920 12
real estate loans eliminated by maturity of shares,	4,800 00	profits capital retired,	3,433 97
share loans repaid,	14,300 00	profits capital matured,	9,940 86
withdrawal profits,	225 08	temporary expenses,	1,189 88
real estate by foreclosure, . .	1,898 00	real estate by foreclosure, . .	150 84
taxes,	36 40	taxes,	98 12
Cash on hand Oct. 31, 1899, . .	29,408 33	Cash on hand Oct. 31, 1900, . .	34,436 62
	\$126,858 41		\$126,858 41

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$192,400 00	6.30 per cent.	\$1,800 00	7.20 per cent.	\$11,000 00	6.30 per cent.
16,100 00	6.60 "	2,200 00	7.50 "	1,700 00	6.60 "
10,550 00	6.90 "			600 00	7.20 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.	
April, 1889, .	5	\$198 74	105	\$20,867 70	Dues capital, as per gen-
Oct., 1889, .	6	187 07	94	17,584 58	eral ledger, . . .
April, 1890, .	7	175 74	116	20,385 84	Profits capital, as per
Oct., 1890, .	8	164 74	79	13,014 46	general ledger, . . .
April, 1891, .	9	154 06	143	22,030 58	Unpaid dues, . . .
Oct., 1891, .	10	143 72	140	20,120 80	
April, 1892, .	11	133 67	122	16,307 74	
Oct., 1892, .	12	123 90	135	16,726 50	
April, 1893, .	13	114 41	174	19,907 34	
Oct., 1893, .	14	105 19	124	13,043 56	
April, 1894, .	15	96 26	122	11,743 72	
Oct., 1894, .	16	87 57	126	11,033 82	
April, 1895, .	17	79 13	141	11,157 33	
Oct., 1895, .	18	70 93	84	5,958 12	
April, 1896, .	19	62 97	176	11,082 72	
Oct., 1896, .	20	55 24	189	10,440 36	
April, 1897, .	21	47 74	197	9,404 78	
Oct., 1897, .	22	40 46	153	6,190 38	
April, 1898, .	23	33 39	105	3,505 95	
Oct., 1898, .	24	26 52	150	3,978 00	
April, 1899, .	25	19 85	184	3,652 40	
Oct., 1899, .	26	13 38	212	2,836 56	
April, 1900, .	27	7 10	385	2,733 50	
Oct., 1900, .	28	1 00	298	298 00	
Dues paid in advance, . . .				251 00	
Total,				\$274,255 74	Total, \$274,255 74

Number of shares issued during the year, 780
Number of shares now in force, 3,754
Number of shares now borrowed upon, 1,350
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 191
Number of shares retired during the year, 133
Number of shares matured during the year, 161
Highest rate of premium or interest received on money sold during the year :
5 cents premium.
Lowest rate of premium or interest received on money sold during the year :
5 cents premium.
Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.

Number of members withdrawn during the year,	64
Present number of members,	665
Present number of borrowers,	245
Present number of non-borrowers,	420
Number of loans secured by first mortgage of real estate,	272
Number of loans on shares,	56
Largest loan to any one member,	\$3,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,189 88
Date of examination by commissioner : April 24.	

GRAFTON CO-OPERATIVE BANK—GRAFTON.

Incorporated Oct. 19, 1887. Commenced business Nov. 10, 1887.

ELLSWORTH E. HOWE, *President*. JOSEPH A. DODGE, *Secretary and Treasurer*.

Names of security committee :

JOHN E. MCCLELLAN, ALBERT L. FISHER,
OLIVER M. WING.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$54,401 00	Dues capital,	\$46,700 00
Loans on shares,	4,187 00	Profits capital (all series), . .	11,338 77
Unpaid interest,	272 50	Guaranty fund,	825 00
Cash in hands of treasurer, . .	1,480 41	Surplus,	1,477 14
	\$60,340 91		\$60,340 91

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$12,234 00	For real estate loans,	\$12,720 00
interest,	3,704 48	share loans,	3,267 00
finer,	23 85	dues capital withdrawn, . . .	9,524 00
transfer fees,	1 00	dues capital retired,	1,370 00
real estate loans repaid, . . .	10,600 00	dues capital matured,	1,104 00
real estate loans elimi- nated by maturity of shares,	400 00	profits capital withdrawn, . .	2,179 57
share loans repaid,	3,620 00	profits capital retired, . . .	261 90
withdrawal profits,	150 56	profits capital matured, . . .	501 58
membership fees,	51 00	temporary expenses,	312 78
Cash on hand Oct. 31, 1899, . .	1,936 35	Cash on hand Oct. 31, 1900, . .	1,480 41
	\$32,721 24		\$32,721 24

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$54,401 00	6.50 per cent.	-	-	\$4,187 00	7.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	4	\$200 48	13	\$2,606 24	Dues capital, as per gen- eral ledger, . . .	\$46,700 00
Nov., 1889, .	5	188 48	25	4,712 00	Profits capital, as per general ledger, . . .	11,338 77
May, 1890, .	6	176 81	24	4,243 44	Unpaid dues, . . .	544 00
Nov., 1890, .	7	165 48	10	1,654 80		
May, 1891, .	8	154 52	33	5,099 16		
Nov., 1891, .	9	143 85	29	4,171 65		
May, 1892, .	10	133 59	36	4,809 24		
Nov., 1892, .	11	123 57	10	1,235 70		
May, 1893, .	12	113 93	9	1,025 37		
Nov., 1893, .	13	104 53	20	2,090 60		
May, 1894, .	14	95 45	25	2,386 25		
Nov., 1894, .	15	86 67	51	4,420 17		
May, 1895, .	16	78 19	23	1,798 37		
Nov., 1895, .	17	69 91	26	1,817 66		
May, 1896, .	18	61 97	38	2,354 86		
Nov., 1896, .	19	54 22	34	1,843 48		
May, 1897, .	20	46 68	45	2,100 60		
Nov., 1897, .	21	39 40	82	3,230 80		
May, 1898, .	22	32 36	21	679 56		
Nov., 1898, .	23	25 50	61	1,555 50		
May, 1899, .	24	18 84	97	1,827 48		
Nov., 1899, .	25	12 38	158	1,956 04		
May, 1900, .	26	6 10	158	963 80		
Total,				\$58,582 77	Total,	\$58,582 77

Number of shares issued during the year, 352
Number of shares now in force, 1,028
Number of shares now borrowed upon, 373
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 181
Number of shares retired during the year, 25
Number of shares matured during the year, 8
Highest rate of premium or interest received on money sold during the year :
7 per cent.
Lowest rate of premium or interest received on money sold during the year :
6½ per cent.
Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.
Number of members withdrawn during the year, 29
Present number of members, 168
Present number of borrowers, 64
Present number of non-borrowers, 104
Number of loans secured by first mortgage of real estate, 59
Number of loans on shares, 20
Largest loan to any one member, \$4,900 00
Smallest loan to any one member, 20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, 312 78
Date of examination by commissioner : April 9.

GROVELAND CO-OPERATIVE BANK—GROVELAND.

Incorporated Nov. 4, 1895. Commenced business Nov. 19, 1895.

EDWARD H. PARKER, *President.*A. SHIRLEY LADD, *Secretary and Treasurer.*

Names of security committee :

E. H. GEORGE,

W. H. DEWHIRST,

EDWARD HARRINGTON.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$15,530 00	Dues capital,	\$17,380 00
Loans on shares,	515 00	Profits capital (all series), .	2,311 36
Permanent expense account, .	52 21	Guaranty fund,	32 37
Real estate by foreclosure, .	1,088 84	Surplus,	42 18
Unpaid interest,	73 00	Forfeited share account, .	25 96
Unpaid fines,	11 38		
Cash in hands of treasurer, .	2,521 44		
	\$19,791 87		\$19,791 87

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$5,416 00	For real estate loans, . . .	\$4,000 00
interest,	947 60	share loans,	245 00
premiums,	80	dues capital withdrawn, .	2,514 00
fines,	63 52	profits capital withdrawn, .	279 01
real estate loans repaid, .	3,100 00	temporary expenses, . .	87 59
share loans repaid, . . .	350 00	forfeited shares,	18 00
withdrawal profits, . . .	69 59	real estate,	884 19
rent,	8 33	Cash on hand Oct. 31, 1900, .	2,521 44
Cash on hand Oct. 31, 1899, .	593 39		
	\$10,549 23		\$10,549 23

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,330 00	6.00 per cent.	\$200 00	6.30 per cent.	\$515 00	6.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1895, .	1	\$69 93	147	\$10,279 71	Dues capital, as per gen- eral ledger, . . .	\$17,380 00
May, 1896, .	2	61 97	39	2,416 83	Profits capital, as per general ledger, . . .	2,311 36
Nov., 1896, .	3	54 24	7	379 68	Unpaid dues, . . .	98 00
May, 1897, .	4	46 74	45	2,103 30		
Nov., 1897, .	5	39 46	25	986 50		
May, 1898, .	6	32 39	30	971 70		
Nov., 1898, .	7	25 52	54	1,378 08		
May, 1899, .	8	18 85	38	716 30		
Nov., 1899, .	9	12 38	12	148 56		
May, 1900, .	10	6 10	67	408 70		
Total,				\$19,789 36	Total,	\$19,789 36

Number of shares issued during the year, 89

Number of shares now in force, 464

Number of shares now borrowed upon, 103

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 76

Highest rate of premium or interest received on money sold during the year :
6 per cent.

Lowest rate of premium or interest received on money sold during the year :
6 per cent.

Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.

Number of members withdrawn during the year, 14

Present number of members, 104

Present number of borrowers, 25

Present number of non-borrowers, 79

Number of loans secured by first mortgage of real estate, 21

Number of loans on shares, 4

Largest loan to any one member, \$1,600 00

Smallest loan to any one member, 20 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 104 98

Date of examination by commissioner : March 29.

GUARDIAN CO-OPERATIVE BANK — BOSTON.

Incorporated July 2, 1886. Commenced business Aug. 6, 1886.

GAMALIEL BRADFORD, *President*. DANIEL ELDREDGE, *Secretary and Treasurer*.

Names of security committee :

JOHN K. FELLOWS, WALTER H. ROBERTS,
H. P. OAKMAN, JAMES M. SIMPSON,
 GAMALIEL BRADFORD.

Regular meetings the first Friday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$215,450 00	Dues capital,	\$216,846 00
Loans on shares,	9,400 00	Profits capital (all series), . .	28,245 51
Temporary expense account, .	575 00	Interest,	5,512 53
Real estate by foreclosure, . .	9,511 48	Premiums,	173 29
Unpaid interest,	1,072 09	Fines,	245 59
Unpaid premiums,	46 85	Transfer fees,	1 00
Unpaid fines,	93 56	Withdrawal profits,	361 50
Mortgages,	6,451 75	Forfeiture profits,	3 12
Taxes,	96 54	Guaranty fund,	3,000 00
Cash in hands of treasurer, . .	13,881 26	Surplus,	2,145 09
		Forfeited share account, . .	44 90
	\$256,578 53		\$256,578 53

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$66,216 00	For real estate loans,	\$45,250 00
interest,	12,503 13	share loans,	9,400 00
premiums,	388 64	dues capital withdrawn,	24,311 00
fines,	600 76	dues capital forfeited,	189 00
transfer fees,	3 00	dues capital retired,	17,776 00
real estate loans repaid,	25,600 00	dues capital matured,	3,290 00
real estate loans elimi- nated by foreclosure,	2,000 00	profits capital withdrawn,	3,120 31
real estate loans elimi- nated by maturity of shares,	2,300 00	profits capital forfeited,	16 53
share loans repaid,	8,400 00	profits capital retired,	3,561 90
withdrawal profits,	780 00	profits capital matured,	1,324 34
forfeiture profits,	4 13	temporary expenses,	2,161 07
forfeited shares,	39 00	interest on retired and matured shares,	324 83
real estate by foreclos- ure,	8,461 98	real estate by foreclosure,	2,624 74
retired share account,	20,236 41	retired share account,	21,909 16
matured share account,	2,139 32	matured share account,	2,342 30
mortgages,	52 83	surplus,	5 00
Cash on hand Oct. 31, 1899, . .	5,158 78	taxes,	96 54
		mortgage,	3,300 00
		Cash on hand Oct. 31, 1900, . .	13,881 26
	\$154,883 98		\$154,883 98

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$122,600 00	5.00 per cent.	\$5,800 00	6.60 per cent.	\$9,200 00	5.00 per cent.
600 00	5.25 "	2,000 00	7.20 "	200 00	6.30 "
84,450 00	6.30 "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1888, .	6	\$199 69	18	\$3,594 42	Dues capital, as per gen-	
June, 1889, .	7	188 14.	12	2,257 68	eral ledger, . . .	\$216,846 00
Dec., 1889, .	8	176 96	34	6,016 64	Profits capital, as per	
June, 1890, .	9	166 15	60	9,969 00	general ledger, . .	28,245 51
Dec., 1890, .	10	155 59	13	2,022 67	Unpaid dues, . . .	1,829 00
June, 1891, .	11	145 33	30	4,359 90		
Dec., 1891, .	12	135 41	32	4,333 12		
June, 1892, .	13	125 77	78	9,810 06		
Dec., 1892, .	14	116 43	30	3,492 90		
June, 1893, .	15	107 41	202	21,696 82		
Dec., 1893, .	16	98 66	9	887 94		
June, 1894, .	17	90 14	74	6,670 36		
Dec., 1894, .	18	81 85	127	10,394 95		
June, 1895, .	19	73 83	327	24,142 41		
Dec., 1895, .	20	66 02	242	15,976 84		
June, 1896, .	21	58 44	306	17,882 64		
Dec., 1896, .	22	51 07	425	21,704 75		
June, 1897, .	23	43 92	458	20,115 36		
Dec., 1897, .	24	36 99	542	20,048 58		
June, 1898, .	25	30 25	392	11,858 00		
Dec., 1898, .	26	23 70	510	12,087 00		
June, 1899, .	27	17 31	497	8,603 07		
Dec., 1899, .	28	11 08	530	5,872 40		
June, 1900, .	29	5 00	539	2,695 00		
Dues paid in advance, . . .				428 00		
Total,				\$246,920 51	Total,	\$246,920 51

Number of shares issued during the year, 1,124
 Number of shares now in force, 5,487
 Number of shares now borrowed upon, 1,333
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 700
 Number of shares forfeited during the year, 23
 Number of shares retired during the year, 215
 Number of shares matured during the year, 23
 Highest rate of premium or interest received on money sold during the year :
 5 per cent.
 Lowest rate of premium or interest received on money sold during the year :
 5 per cent.
 Rate of profits distributed : first term, 2½ per cent.; second term, 2½ per cent.

Number of members withdrawn during the year,	127
Present number of members,	741
Present number of borrowers,	132
Present number of non-borrowers,	609
Number of loans secured by first mortgage of real estate,	131
Number of loans on shares,	35
Largest loan to any one member,	\$4,800 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	2,161 07
Date of examination by commissioner: April 24.	

HAMPTON CO-OPERATIVE BANK — EASTHAMPTON.

Incorporated March 24, 1900. Commenced business April 2, 1900.

EDWARD W. SMITH, *President.*

D. GOODWIN THAYER, *Secretary.*

CHARLES E. ALLEN, *Treasurer.*

Names of security committee :

WILLIAM L. PITCHER,

LOUIS N. DIBBLE,

HARLAN J. PORTER.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$3,975 00	Dues capital,	\$4,333 00
Permanent expense account, .	198 18	Profits capital (all series), .	26 05
Unpaid fines,	1 42	Guaranty fund,	26
Unpaid dues,	76 00	Surplus,	28 68
Cash in hands of treasurer, .	137 39		
	\$4,387 99		\$4,387 99

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$4,283 00	For real estate loans, . . .	\$3,975 00
interest,	98 45	dues capital withdrawn, . .	26 00
fines,	5 28	temporary expenses, . . .	51 91
transfer fees,	1 75	permanent expenses, . . .	198 18
	\$4,388 48	Cash on hand Oct. 31, 1900, .	137 39
			\$4,388 48

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,975 00	6.00 per cent.	-	-	-	-

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1900, .	1	\$7 05	521	\$3,673 05	Dues capital, as per gen- eral ledger, . . .	\$4,257 00
					Profits capital, as per general ledger, . . .	26 05
					Unpaid dues, . . .	76 00
Dues paid in advance, . . .				686 00		
Total,				\$4,359 05	Total,	\$4,359 05

Number of shares issued during the year, 529
Number of shares now in force, 521
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 8
Highest rate of premium or interest received on money sold during the year :
6 per cent.
Lowest rate of premium or interest received on money sold during the year :
6 per cent.
Rate of profits distributed : first term, 2½ per cent.
Number of members withdrawn during the year, 2
Present number of members, 144
Present number of borrowers, 4
Present number of non-borrowers, 140
Number of loans secured by first mortgage of real estate, 4
Largest loan to any one member, \$1,400 00
Smallest loan to any one member, 975 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, 51 91
Date of examination by commissioner : July 25.

HAVERHILL CO-OPERATIVE BANK—HAVERHILL.

Incorporated Aug. 20, 1877. Commenced business Sept. 3, 1877.

AMOS W. DOWNING, *President.*WILLIAM H. PAGE, *Secretary and Treasurer.*

Names of security committee:

JACKSON WEBSTER,

WARREN W. POTTER,

CHARLES SHAPLEIGH.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$318,050 00	Dues capital,	\$348,797 00
Loans on shares,	8,750 00	Profits capital (all series), . .	64,837 73
Real estate by foreclosure, . .	34,780 32	Guaranty fund,	4,179 57
Unpaid interest,	5,422 71	Surplus,	1,011 71
Unpaid premiums,	28 02	Forfeited share account, . .	516 18
Unpaid fines,	242 19		
City of Haverhill, Mass., 4s, . .	15,000 00		
City of Brockton, Mass., 4s, . .	15,000 00		
City of Somerville, Mass., 4s, . .	6,000 00		
County of Aroostook, Me., 4½s, . .	5,000 00		
Mortgage balance account, . .	431 42		
Insurance account,	82 50		
Cash in hands of treasurer, . .	10,555 03		
	\$419,342 19		\$419,342 19

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$80,916 00	For real estate loans,	\$56,800 00
interest,	17,908 48	share loans,	6,550 00
premiums,	96 90	dues capital withdrawn, . .	37,131 00
finer,	448 57	dues capital forfeited, . .	1,125 00
transfer fees,	5 75	dues capital retired, . .	29,332 00
real estate loans repaid, . .	26,150 00	dues capital matured, . .	13,675 00
real estate loans eliminated by foreclosure, . .	7,700 00	profits capital withdrawn, . .	5,046 49
real estate loans eliminated by maturity of shares,	1,200 00	profits capital forfeited, . .	186 74
share loans repaid,	6,800 00	profits capital retired, . .	5,191 32
withdrawal profits,	504 66	profits capital matured, . .	5,407 40
forfeiture profits,	18 68	temporary expenses, . .	2,518 05
real estate by foreclosure, . .	8,533 53	forfeited shares,	12 45
retired share account, . .	32,170 91	interest on retired shares, . .	164 88
matured share account, . .	17,077 12	real estate by foreclosure, . .	9,307 40
bonds,	20,000 00	retired share account, . .	32,170 91
premium on bonds,	1,195 00	matured share account, . .	22,192 23
mortgage balances,	51 44	mortgage balance,	5 44
insurance,	94 90	insurance,	24 50
Cash on hand Oct. 31, 1899, . .	16,627 24	interest,	103 34
	\$237,499 18	Cash on hand Oct. 31, 1900, . .	10,555 03
			\$237,499 18

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$312,100 00	5.00 per cent.	\$5,950 00	6.30 per cent.	\$8,250 00	5.00 per cent.
				150 00	6.00 “
				350 00	6.30 “

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1888, .	20	\$199 07	117	\$23,291 19	Dues capital, as per gen- eral ledger, . . .	\$348,797 00
May, 1889, .	21	187 56	108	20,256 48	Profits capital, as per general ledger, . . .	64,837 73
Nov., 1889, .	22	176 39	79	13,934 81	Unpaid dues, . . .	6,131 00
May, 1890, .	23	165 64	103	17,060 92		
Nov., 1890, .	24	155 20	170	26,384 00		
May, 1891, .	25	145 13	133	19,302 29		
Nov., 1891, .	26	135 33	138	18,675 54		
May, 1892, .	27	125 83	187	23,530 21		
Nov., 1892, .	28	116 66	97	11,316 02		
May, 1893, .	29	107 76	199	21,444 24		
Nov., 1893, .	30	99 11	248	24,579 28		
May, 1894, .	31	90 76	249	22,599 24		
Nov., 1894, .	32	82 68	181	14,965 08		
May, 1895, .	33	74 78	323	24,153 94		
Nov., 1895, .	34	67 13	482	32,356 66		
May, 1896, .	35	59 67	261	15,573 87		
Nov., 1896, .	36	52 40	375	19,650 00		
May, 1897, .	37	45 28	359	16,255 52		
Nov., 1897, .	38	38 35	173	6,634 55		
May, 1898, .	39	31 60	541	17,095 60		
Nov., 1898, .	40	25 00	397	9,925 00		
May, 1899, .	41	18 55	472	8,755 60		
Nov., 1899, .	42	12 25	561	6,872 25		
May, 1900, .	43	6 07	792	4,807 44		
Dues paid in advance, . . .				346 00		
Total,				\$419,765 73	Total,	\$419,765 73

Number of shares issued during the year, 1,499
Number of shares now in force, 6,745
Number of shares now borrowed upon, 1,841
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 954
Number of shares forfeited during the year, 39
Number of shares retired during the year, 373
Number of shares matured during the year, 95
Highest rate of premium or interest received on money sold during the year :
5 per cent.
Lowest rate of premium or interest received on money sold during the year :
5 per cent.
Rate of profits distributed : first term, 2 per cent. ; second term, 2 per cent.

Number of members withdrawn during the year,	74	
Present number of members,	1,085	
Present number of borrowers,	291	
Present number of non-borrowers,	794	
Number of loans secured by first mortgage of real estate,	247	
Number of loans on shares,	44	
Largest loan to any one member,	\$5,000	00
Smallest loan to any one member,	50	00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	2,518	05
Date of examination by commissioner: June 19.		

HENRY WILSON CO-OPERATIVE BANK—NATICK.

Incorporated Oct. 23, 1886. Commenced business Nov. 12, 1886.

JOHN R. ADAMS, *President.*ERDIX T. TURNER, *Secretary.*HARVEY H. WHITNEY, *Treasurer.*

Names of security committee :

JUDSON E. SWEETLAND,

FRANCIS C. PERRY,

DANIEL C. FELTON,

HARVEY H. WHITNEY,

E. McMANUS.

Regular meetings the second Friday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$123,000 00	Dues capital, . . .	\$135,039 00
Loans on shares, . . .	10,150 00	Profits capital (all series), . .	27,113 05
Permanent expense account, .	218 25	Guaranty fund, . . .	833 89
Real estate by foreclosure, .	23,325 00	Surplus, . . .	2,563 21
Unpaid interest, . . .	1,599 85	Forfeited share account, .	31 26
Unpaid premiums, . . .	118 75		
Unpaid fines, . . .	137 63		
Real estate investment ac- count, . . .	1,300 00		
Insurance account, . . .	247 95		
Cash in hands of treasurer, .	5,482 98		
	\$165,580 41		\$165,580 41

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$29,897 00	For real estate loans, . . .	\$12,800 00
interest, . . .	6,968 13	share loans, . . .	4,850 00
premiums, . . .	187 70	dues capital withdrawn, .	16,886 00
finer, . . .	167 75	dues capital matured, .	16,315 00
transfer fees, . . .	3 25	profits capital withdrawn, .	1,916 03
real estate loans repaid, .	9,500 00	profits capital matured, .	6,398 69
real estate loans elimi- nated by foreclosure, .	2,300 00	temporary expenses, .	820 20
real estate loans elimi- nated by maturity of shares, . . .	1,850 00	real estate by foreclosure, .	2,072 44
share loans repaid, . . .	6,350 00	maintaining real estate, .	709 57
withdrawal profits, . . .	457 22	insurance account, .	247 95
real estate by foreclos- ure, . . .	2,072 44	interest account, . . .	114 38
rents, . . .	1,508 50	Cash on hand Oct. 31, 1900, .	5,482 98
Cash on hand Oct. 31, 1899, .	7,351 25		
	\$68,613 24		\$68,613 24

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$55,550 00	5.00 per cent.	\$8,700 00	6.00 per cent.	\$8,450 00	5.00 per cent.
2,300 00	5.25 "	56,450 00	6.30 "	550 00	6.00 "
				1,150 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1888, .	5	\$198 64	69	\$13,706 16	Dues capital, as per gen- eral ledger, . . .	\$135,039 00
May, 1889, .	6	187 26	37	6,928 62	Profits capital, as per general ledger, . . .	27,113 05
Nov., 1889, .	7	176 22	23	4,053 06	Unpaid dues, . . .	5,551 00
May, 1890, .	8	165 54	47	7,780 38		
Nov., 1890, .	9	155 20	69	10,708 80		
May, 1891, .	10	145 16	75	10,887 00		
Nov., 1891, .	11	135 47	28	3,793 16		
May, 1892, .	12	126 04	67	8,444 68		
Nov., 1892, .	13	116 90	96	11,222 40		
May, 1893, .	14	107 99	58	6,263 42		
Nov., 1893, .	15	99 36	63	6,259 68		
May, 1894, .	16	90 97	86	7,823 42		
Nov., 1894, .	17	82 84	197	16,319 48		
May, 1895, .	18	74 94	145	10,866 30		
Nov., 1895, .	19	67 26	63	4,237 38		
May, 1896, .	20	59 82	103	6,161 46		
Nov., 1896, .	21	52 57	190	9,988 30		
May, 1897, .	22	45 48	93	4,229 64		
Nov., 1897, .	23	38 53	41	1,579 73		
May, 1898, .	24	31 76	70	2,223 20		
Nov., 1898, .	25	25 12	189	4,747 68		
May, 1899, .	26	18 63	248	4,620 24		
Nov., 1899, .	27	12 28	254	3,119 12		
May, 1900, .	28	6 07	282	1,711 74		
Dues paid in advance, . . .				28 00		
Total,				\$167,703 05	Total,	\$167,703 05

Number of shares issued during the year, 567
 Number of shares now in force, 2,593
 Number of shares now borrowed upon, 816
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 383
 Number of shares matured during the year, 113
 Highest rate of premium or interest received on money sold during the year :
 6 per cent.
 Lowest rate of premium or interest received on money sold during the year :
 5 per cent.
 Rate of profits distributed : first term, 2½ per cent. ; second term, 2½ per cent.

Number of members withdrawn during the year,	53
Present number of members,	354
Present number of borrowers,	111
Present number of non-borrowers,	243
Number of loans secured by first mortgage of real estate,	104
Number of loans on shares,	45
Largest loan to any one member,	\$4,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, .	820 20
Date of examination by commissioner: February 26.	

HIGHLAND CO-OPERATIVE BANK—BOSTON.

Incorporated Feb. 24, 1899. Commenced business Feb. 27, 1899.

JAMES F. BLISS, *President.*

THOMAS J. SPROUL, *Secretary and Treasurer.*

Names of security committee :

JOSEPH ENGEL,

GEORGE FINNERAN,

ABRAHAM T. WEINZ,

JAMES P. CLEARY.

Regular meetings the third Monday of each month.

BALANCE SHEET OCT 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$28,075 00	Dues capital,	\$27,903 00
Loans on shares,	550 00	Profits capital (all series), . .	682 33
Permanent expense account, .	275 00	Interest,	369 12
Temporary expense account, .	18 00	Fines,	18 04
Suspense account,	50 23	Withdrawal profits,	8 39
Cash in hands of treasurer, .	62 18	Guaranty fund,	25 00
		Surplus,	24 53
	\$29,030 41		\$29,030 41

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$19,987 00	For real estate loans, . . .	\$24,725 00
interest,	1,030 39	share loans,	850 00
finer,	67 32	dues capital withdrawn, . .	3,853 00
transfer fees,	50	profits capital withdrawn, .	77 27
real estate loans repaid, .	3,450 00	temporary expenses, . . .	118 39
share loans repaid, . . .	360 00	Cash on hand Oct. 31, 1900, .	62 18
withdrawal profits, . . .	15 49		
Cash on hand Oct. 31, 1899, .	4,775 14		
	\$29,685 84		\$29,685 84

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$26,325 00	5.00 per cent.	\$1,750 00	5.50 per cent.	\$350 00	6.00 per cent.
				200 00	6.25 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Feb., 1899, .	1	\$21 59	1,028	\$22,194 52	Dues capital, as per gen- eral ledger, . . .	\$27,903 00
Aug., 1899, .	2	15 28	192	2,933 76	Profits capital, as per general ledger, . . .	682 33
Feb., 1900, .	3	9 07	315	2,857 05	Unpaid dues, . . .	582 00
Aug., 1900, .	4	3 00	383	1,149 00		
Dues paid in advance, . . .				33 00		
Total,				\$29,167 33	Total,	\$29,167 33

Number of shares issued during the year, 745
Number of shares now in force, 1,918
Number of shares now borrowed upon, 216
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 344
Highest rate of premium or interest received on money sold during the year :
6¼ per cent.
Lowest rate of premium or interest received on money sold during the year :
5 per cent.
Rate of profits distributed : first term, 2 per cent. ; second term, 2¼ per cent.
Number of members withdrawn during the year, 46
Present number of members, 218
Present number of borrowers, 16
Present number of non-borrowers, 202
Number of loans secured by first mortgage of real estate, 12
Number of loans on shares, 4
Largest loan to any one member, \$5,000 00
Smallest loan to any one member, 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, 143 39
Date of examination by commissioner : March 13.

HINGHAM CO-OPERATIVE BANK—HINGHAM.

Incorporated June 1, 1889. Commenced business June 5, 1889.

EBED L. RIPLEY, *President.*

WALTER B. FOSTER, *Secretary and Treasurer.*

Names of security committee :

C. SUMNER CUSHING,	FRANCIS M. RIPLEY,
EDWARD W. BARTLETT,	IRA G. HERSEY,
STETSON FOSTER.	

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$192,850 00	Dues capital, . . .	\$171,408 00
Loans on shares, . . .	10,150 00	Profits capital (all series), . .	37,102 46
Permanent expense account, .	50 00	Guaranty fund, . . .	832 44
Real estate by foreclosure, . .	1,944 95	Surplus, . . .	1,395 49
Unpaid interest, . . .	1,269 79	Forfeited share account, . .	6 62
Unpaid premiums, . . .	44 05		
Unpaid fines, . . .	182 50		
Cash in hands of treasurer, . .	4,253 72		
	\$210,745 01		\$210,745 01

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$40,338 00	For real estate loans, . . .	\$50,150 00
interest, . . .	10,562 28	share loans, . . .	7,050 00
premiums, . . .	397 14	dues capital withdrawn, . .	9,256 00
fines, . . .	462 63	dues capital forfeited, . .	870 00
transfer fees, . . .	2 00	dues capital retired, . .	16,417 00
real estate loans repaid, . .	26,300 00	profits capital withdrawn, . .	1,410 64
share loans repaid, . .	3,650 00	profits capital forfeited, . .	183 62
withdrawal profits, . .	349 90	profits capital retired, . .	5,669 55
forfeiture profits, . .	45 77	temporary expenses, . .	987 47
forfeited shares, . .	848 31	forfeited shares, . .	848 31
real estate by foreclos- . .		real estate by foreclosure, . .	105 23
ure, . . .	97 97	security committee, . .	46 47
Cash on hand Oct. 31, 1899, .	14,194 01	Cash on hand Oct. 31, 1900, .	4,253 72
	\$97,248 01		\$97,248 01

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$23,650 00	5.00 per cent.	\$97,750 00	6.30 per cent.	\$400 00	5.00 per cent.
58,950 00	5.25 "	3,000 00	6 60 "	7,150 00	5.25 "
7,700 00	5.50 "	400 00	6.90 "	550 00	5.50 "
1,400 00	5.75 "			2,050 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1889, .	1	\$197 64	27	\$5,336 28	Dues capital, as per gen- eral ledger, . .	\$171,408 00
Nov., 1889, .	2	187 76	4	751 04	Profits capital, as per general ledger, . .	37,102 46 .
May, 1890, .	3	176 20	18	3,171 60	Unpaid dues, . . .	1,635 00
Nov., 1890, .	4	164 96	8	1,319 68		
May, 1891, .	5	154 04	128	19,717 12		
Nov., 1891, .	6	143 42	101	14,485 42		
May, 1892, .	7	133 15	159	21,170 85		
Nov., 1892, .	8	123 21	114	14,045 94		
May, 1893, .	9	113 58	78	8,859 24		
Nov., 1893, .	10	104 26	110	11,468 60		
May, 1894, .	11	95 23	195	18,569 85		
Nov., 1894, .	12	86 49	92	7,957 08		
May, 1895, .	13	78 01	190	14,821 90		
Nov., 1895, .	14	69 79	84	5,862 36		
May, 1896, .	15	61 82	208	12,858 56		
Nov., 1896, .	16	54 09	128	6,923 52		
May, 1897, .	17	46 60	234	10,904 40		
Nov., 1897, .	18	39 33	228	8,967 24		
May, 1898, .	19	32 29	188	6,070 52		
Nov., 1898, .	20	25 44	219	5,571 36		
May, 1899, .	21	18 81	260	4,890 60		
Nov., 1899, .	22	12 36	340	4,202 40		
May, 1900, .	23	6 10	359	2,189 90		
Dues paid in advance, . . .				30 00		
Total,				\$210,145 46	Total,	\$210,145 46

Number of shares issued during the year, 738
Number of shares now in force, 3,472
Number of shares now borrowed upon, 1,248
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 289
Number of shares forfeited during the year, 18
Number of shares retired during the year, 151
Highest rate of premium or interest received on money sold during the year :
5½ per cent.
Lowest rate of premium or interest received on money sold during the year :
5 per cent.
Rate of profits distributed : first term, 2⅞ per cent. ; second term, 2¾ per cent.

Number of members withdrawn during the year,	48
Present number of members,	456
Present number of borrowers,	159
Present number of non-borrowers,	297
Number of loans secured by first mortgage of real estate,	165
Number of loans on shares,	65
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,077 92
Date of examination by commissioner: September 28.	

HOLBROOK CO-OPERATIVE BANK—HOLBROOK.

Incorporated May 11, 1888. Commenced business June 11, 1888.

W. F. GLEASON, *President.*GEORGE T. WILDE, *Secretary and Treasurer.*

Names of security committee :

ZENAS A. FRENCH, CHARLES H. McCARTER,
FRANK B. DIMAN.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$35,425 00	Dues capital,	\$27,276 00
Loans on shares,	650 00	Profits capital (all series), . .	4,614 09
Temporary expense account, .	45 28	Interest,	1,103 20
Real estate by foreclosure, . .	3,078 40	Premiums,	61 37
Unpaid interest,	873 51	Fines,	75 01
Unpaid premiums,	50 45	Transfer fees,	25
Unpaid fines,	58 84	Withdrawal profits,	57 49
Cash in hands of treasurer, . .	3,986 05	Forfeiture profits,	34 62
		Guaranty fund,	413 00
		Surplus,	1,506 60
		Matured share account,	9,025 90
	\$44,167 53		\$44,167 53

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$8,560 00	For real estate loans,	\$900 00
interest,	2,564 11	dues capital withdrawn, . . .	3,743 00
premiums,	134 47	dues capital forfeited, . . .	305 00
fines,	175 90	dues capital matured,	18,479 00
transfer fees,	25	profits capital withdrawn, . .	1,151 95
real estate loans repaid, . . .	7,575 00	profits capital forfeited, . . .	138 48
real estate loans eliminated by foreclosure, . . .	700 00	profits capital matured, . . .	8,175 86
real estate loans eliminated by maturity of shares,	1,200 00	temporary expenses,	156 86
share loans repaid,	3,250 00	forfeited shares,	443 48
withdrawal profits,	138 99	real estate by foreclosure, . .	1,618 84
forfeiture profits,	34 62	interest on retired shares, . .	111 95
forfeited shares,	443 48	profits,	69
real estate by foreclosure, . . .	1,802 78	surplus,	142 74
surplus,	1 69	Cash on hand Oct. 31, 1900, . .	3,986 05
matured share account,	9,025 90		
Cash on hand Oct. 31, 1899, . .	3,746 71		
	\$39,353 90		\$39,353 90

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$35,425 00	6.30 per cent.	-	-	\$650 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1889, .	3	\$192 33	5	\$961 65	Dues capital, as per gen-	
Dec., 1889, .	4	180 89	17	3,075 13	eral ledger, . . .	\$27,276 00
June, 1890, .	5	169 28	1	169 28	Profits capital, as per	
Dec., 1890, .	6	159 05	3	477 15	general ledger, . .	4,614 09
June, 1891, .	7	148 45	14	2,078 30	Unpaid dues, . . .	974 00
Dec., 1891, .	8	138 40	7	968 80		
June, 1892, .	9	128 57	5	642 85		
Dec., 1892, .	10	118 97	10	1,189 70		
June, 1893, .	11	109 67	9	987 03		
Dec., 1893, .	12	100 63	10	1,006 30		
June, 1894, .	13	91 84	7	642 88		
Dec., 1894, .	14	83 37	45	3,751 65		
June, 1895, .	15	75 10	11	826 10		
Dec., 1895, .	16	67 03	25	1,675 75		
June, 1896, .	17	59 25	41	2,429 25		
Dec., 1896, .	18	51 68	42	2,170 56		
June, 1897, .	19	44 35	56	2,483 60		
Dec., 1897, .	20	37 26	50	1,863 00		
June, 1898, .	21	30 41	52	1,581 32		
Dec., 1898, .	22	23 77	65	1,545 05		
June, 1899, .	23	17 33	30	519 90		
Dec., 1899, .	24	11 08	123	1,362 84		
June, 1900, .	25	5 00	82	410 00		
Dues paid in advance, . . .				46 00		
Total,				\$32,864 09	Total,	\$32,864 09

Number of shares issued during the year, 244

Number of shares now in force, 710

Number of shares now borrowed upon, 192

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 96

Number of shares forfeited during the year, 4

Number of shares matured during the year, 133

Highest rate of premium or interest received on money sold during the year:
6 3-10 per cent.Lowest rate of premium or interest received on money sold during the year:
6 3-10 per cent.

Rate of profits distributed: first term, 3 per cent.; second term, 2½ per cent.

Number of members withdrawn during the year, 24

Present number of members, 134

Present number of borrowers, 39

Present number of non-borrowers, 95

Number of loans secured by first mortgage of real estate, 37

Number of loans on shares, 2

Largest loan to any one member, \$3,600 00

Smallest loan to any one member, 400 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, . . . 156 86

Date of examination by commissioner: April 13.

HOLYOKE CO-OPERATIVE BANK—HOLYOKE.

Incorporated July 24, 1880. Commenced business Aug. 25, 1880.

CHARLES L. NEWCOMB, *President*. DWIGHT O. JUDD, *Secretary and Treasurer*.

Names of security committee :

JOHN H. MONTGOMERY, THOMAS W. DOYLE,
W. H. BULLARD.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$237,350 00	Dues capital,	\$236,802 00
Loans on shares,	16,100 00	Profits capital (all series), . .	40,569 49
Permanent expense account, .	191 19	Guaranty fund,	1,510 86
Real estate by foreclosure, . .	1,438 24	Forfeited share account, . . .	27 65
Unpaid interest,	1,527 99	Profit and loss account, . . .	1,280 75
Unpaid premiums,	18		
Unpaid fines,	61 66		
Unpaid dues,	2,372 00		
Furniture account,	445 50		
Cash in hands of treasurer, . .	20,703 99		
	\$280,190 75		\$280,190 75

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$75,470 00	For real estate loans,	\$62,600 00
interest,	15,100 00	share loans,	22,450 00
premiums,	29 63	dues capital withdrawn, . . .	21,267 00
fines,	756 03	dues capital forfeited, . . .	622 00
transfer fees,	5 25	dues capital retired,	39,545 00
real estate loans repaid, . . .	32,400 00	dues capital matured,	12,871 00
real estate loans elimi- nated by foreclosure,	3,400 00	profits capital withdrawn, . .	1,939 25
real estate loans elimi- nated by maturity of shares,	15,350 00	profits capital forfeited, . .	93 49
share loans repaid,	23,650 00	profits capital retired, . . .	10,972 17
withdrawal profits,	388 77	profits capital matured, . . .	5,379 32
forfeiture profits,	33 09	temporary expenses,	1,854 99
forfeited shares,	511 16	permanent expenses,	102 50
real estate by foreclos- ure,	4,641 58	forfeited shares,	511 16
temporary expense ac- count,	116 00	interest on retired and matured shares,	617 20
mortgage,	1,200 00	real estate by foreclosure, . .	3,609 47
Cash on hand Oct. 31, 1899, . .	33,287 03	mortgage,	1,200 00
	\$206,338 54	Cash on hand Oct. 31, 1900, . .	20,703 99
			\$206,338 54

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$122,450 00	5.00 per cent.	\$6,300 00	6.30 per cent.	\$14,400 00	5.00 per cent.
106,400 00	6.00 “	1,000 00	6.54 “	1,700 00	6.00 “
1,200 00	6.06 “				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	18	\$196 40	15	\$2,946 00	Dues capital, as per gen- eral ledger, . . .	\$236,802 00
Nov., 1889, .	19	184 80	4	739 20		
May, 1890, .	20	173 55	76	13,189 80	Profits capital, as per general ledger, . . .	40,569 49
Nov., 1890, .	21	162 61	52	8,455 72		
May, 1891, .	22	152 00	56	8,512 00		
Nov., 1891, .	23	141 69	110	15,585 90		
May, 1892, .	24	131 70	87	11,457 90		
Nov., 1892, .	25	122 00	127	15,494 00		
May, 1893, .	26	112 55	86	9,679 30		
Nov., 1893, .	27	103 41	80	8,272 80		
May, 1894, .	28	94 51	145	13,703 95		
Nov., 1894, .	29	85 89	126	10,822 14		
May, 1895, .	30	77 52	164	12,713 28		
Nov., 1895, .	31	69 39	351	24,355 89		
May, 1896, .	32	61 49	306	18,815 94		
Nov., 1896, .	33	53 82	206	11,086 92		
May, 1897, .	34	46 38	272	12,615 36		
Nov., 1897, .	35	39 16	520	20,363 20		
May, 1898, .	36	32 15	582	18,711 30		
Nov., 1898, .	37	25 34	536	13,582 24		
May, 1899, .	38	18 73	759	14,216 07		
Nov., 1899, .	39	12 31	754	9,281 74		
May, 1900, .	40	6 07	412	2,500 84		
Dues paid in advance, . . .				270 00		
Total,				\$277,371 49	Total,	\$277,371 49

Number of shares issued during the year, 1,403
 Number of shares now in force, 5,826
 Number of shares now borrowed upon, 1,751
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 886
 Number of shares forfeited during the year, 17
 Number of shares retired during the year, 428
 Number of shares matured during the year, 91
 Highest rate of premium or interest received on money sold during the year:
 5 per cent.
 Lowest rate of premium or interest received on money sold during the year:
 5 per cent.
 Rate of profits distributed: first term, 2 $\frac{3}{4}$ per cent.; second term, 2 $\frac{3}{4}$ per cent.

Number of members withdrawn during the year,	198
Present number of members,	990
Present number of borrowers,	316
Present number of non-borrowers,	674
Number of loans secured by first mortgage of real estate,	240
Number of loans on shares,	76
Largest loan to any one member,	\$4,200 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,772 44
Date of examination by commissioner: September 7.	

HOME CO-OPERATIVE BANK—WORCESTER.

Incorporated June 10, 1882. Commenced business June 16, 1882.

E. H. TOWNE, *President.*T. J. HASTINGS, *Secretary and Treasurer.*

Names of security committee :

DANIEL PARLIN,

D. C. LEONARD,

E. J. BARDWELL.

Regular meetings the Friday preceding the third Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$345,950 00	Dues capital, . . .	\$315,326 00
Loans on shares, . . .	13,505 00	Profits capital (all series), . .	53,375 83
Temporary expense account, . .	636 52	Interest, . . .	6,574 13
Mortgage, . . .	3,300 00	Fines, . . .	367 06
Cash in hands of treasurer, . .	22,838 43	Transfer fees, . . .	6 00
		Guaranty fund, . . .	3,020 00
		Surplus, . . .	7,432 47
		Forfeited share account, . .	128 46
	\$386,229 95		\$386,229 95

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$93,132 00	For real estate loans, . .	\$99,500 00
interest, . . .	22,639 95	share loans, . . .	11,815 00
finer, . . .	892 95	dues capital withdrawn, . .	32,317 00
transfer fees, . . .	16 25	dues capital forfeited, . .	505 00
real estate loans repaid, . .	72,000 00	dues capital retired, . .	24,089 00
real estate loans elimi- nated by maturity of shares, . . .	4,900 00	dues capital matured, . .	16,835 00
share loans repaid, . .	8,270 00	profits capital withdrawn, . .	5,538 03
withdrawal profits, . .	458 96	profits capital forfeited, . .	71 96
forfeiture profits, . .	8 75	profits capital retired, . .	4,895 52
forfeited shares, . .	303 11	profits capital matured, . .	7,674 56
expense account, . .	271 30	temporary expenses, . .	1,603 55
Cash on hand Oct. 31, 1899, . .	25,205 04	forfeited shares, . .	249 82
	\$228,098 31	interest on retired shares, . .	165 44
		Cash on hand Oct. 31, 1900, . .	22,838 43
			\$228,098 31

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$297,100 00	6 per cent.	\$800 00	6 ⁵ / ₈ per cent.	\$11,945 00	6 per cent.
20,050 00	6 ¹ / ₄ "	2,600 00	6 ¹ / ₄ "	1,140 00	6 ¹ / ₈ "
14,500 00	6 ¹ / ₄ "	400 00	7 "	75 00	6 ¹ / ₄ "
8,250 00	6 ³ / ₈ "	450 00	7 ¹ / ₈ "	345 00	6 ³ / ₈ "
1,800 00	6 ¹ / ₂ "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in force.	Total Value.		
June, 1889, .	15	\$193 79	31	\$6,007 49	Dues capital, as per gen- eral ledger, . . .	\$315,326 00
Dec., 1889, .	16	182 02	94	17,109 88	Profits capital, as per general ledger, . . .	53,375 83
June, 1890, .	17	170 70	139	23,727 30	Unpaid dues, . . .	3,520 00
Dec., 1890, .	18	159 70	39	6,228 30		
June, 1891, .	19	149 10	99	14,760 90		
Dec., 1891, .	20	138 79	128	17,765 12		
June, 1892, .	21	128 83	131	16,876 73		
Dec., 1892, .	22	119 16	138	16,444 08		
June, 1893, .	23	109 77	18	1,975 86		
Dec., 1893, .	24	100 69	152	15,304 88		
June, 1894, .	25	91 83	181	16,630 28		
Dec., 1894, .	26	83 38	329	27,432 02		
June, 1895, .	27	75 13	197	14,800 61		
Dec., 1895, .	28	67 12	307	20,605 84		
June, 1896, .	29	59 34	367	21,777 78		
Dec., 1896, .	30	51 81	490	25,386 90		
June, 1897, .	31	44 49	650	28,918 50		
Dec., 1897, .	32	37 41	519	19,415 79		
June, 1898, .	33	30 53	468	14,288 04		
Dec., 1898, .	34	23 86	678	16,177 08		
June, 1899, .	35	17 39	865	15,042 35		
Dec., 1899, .	36	11 10	1,001	11,111 10		
June, 1900, .	37	5 00	836	4,180 00		
Dues paid in advance, . . .				255 00		
Total,				\$372,221 83	Total,	\$372,221 83

Number of shares issued during the year, 1,927
Number of shares now in force, 7,857
Number of shares now borrowed upon, 2,097
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 938
Number of shares forfeited during the year, 34
Number of shares retired during the year, 329
Number of shares matured during the year, 122
Highest rate of premium or interest received on money sold during the year :
6³/₈ per cent.
Lowest rate of premium or interest received on money sold during the year :
6 per cent.
Rate of profits distributed : first term, 3 per cent. ; second term, 3¹/₈ per cent.

Number of members withdrawn during the year,	108
Present number of members,	867
Present number of borrowers,	189
Present number of non-borrowers,	678
Number of loans secured by first mortgage of real estate,	184
Number of loans on shares,	61
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,332 25
Date of examination by commissioner: June 4.	

HOMESTEAD CO-OPERATIVE BANK—BOSTON.

Incorporated Sept. 11, 1877. Commenced business Sept. 12, 1877.

WALTER H. ROBERTS, *President.* DANIEL ELDREDGE, *Secretary and Treasurer.*

Names of security committee :

JAMES M. SIMPSON, JOHN C. COOK,
WALTER H. ROBERTS, WILLIS S. MASON,
JOHN K. FELLOWS.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$314,850 00	Dues capital,	\$301,709 00
Loans on shares,	11,700 00	Profits capital (all series), . .	53,685 70
Temporary expense account, .	350 00	Interest,	3,107 29
Real estate by foreclosure, . .	11,064 04	Premiums,	98 50
Unpaid interest,	2,104 29	Fines,	134 96
Unpaid premiums,	59 05	Transfer fees,	25
Unpaid fines,	132 48	Withdrawal profits,	91 15
Personal account,	60 66	Guaranty fund,	4,050 00
Mortgages,	20,996 16	Surplus,	12,504 75
Taxes,	26 67	Forfeited share account, . . .	380 91
Cash in hands of treasurer, . .	14,623 71	Matured share account, . . .	204 55
	\$375,967 06		\$375,967 06

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$84,708 00	For real estate loans,	\$55,150 00
interest,	20,098 92	share loans,	14,400 00
premiums,	783 61	dues capital withdrawn, . . .	30,980 00
fines,	991 22	dues capital forfeited, . . .	443 00
transfer fees,	7 25	dues capital retired,	44,741 00
real estate loans repaid, . . .	49,700 00	dues capital matured,	11,409 00
real estate loans eliminated by foreclosure, . . .	3,700 00	profits capital withdrawn, . . .	4,654 92
real estate loans eliminated by maturity of shares,	10,250 00	profits capital forfeited, . . .	51 44
share loans repaid,	12,000 00	profits capital retired,	8,266 35
withdrawal profits,	1,163 40	profits capital matured,	5,165 13
forfeiture profits,	12 85	temporary expenses,	2,319 19
forfeited shares,	196 53	forfeited shares,	220 76
real estate by foreclosure, . . .	16,350 95	real estate by foreclosure, . . .	11,442 07
retired share account,	50,476 60	retired share account,	51,808 15
matured share account,	6,385 97	matured share account,	6,186 51
personal account,	243 04	surplus,	15 00
tax title,	61 55	interest on retired and matured shares,	726 70
mortgages,	7,749 90	taxes,	77 44
Cash on hand Oct. 31, 1899, . .	5,283 22	mortgages,	7,250 00
	\$270,163 01	personal account,	144 42
		tax title,	88 22
		Cash on hand Oct. 31, 1900, . .	14,623 71
			\$270,163 01

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$138,950 00	5.00 per cent.	\$116,850 00	6.30 per cent.	\$10,300 00	5.00 per cent.
15,500 00	5.25 "	24,300 00	6.60 "	700 00	5.25 "
2,000 00	5.50 "	12,750 00	6.90 "	550 00	6.30 "
1,500 00	5.75 "	1,000 00	7.80 "	150 00	7.20 "
2,000 00	6.00 "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1889, .	25	\$189 27	59	\$11,166 93	Dues capital, as per gen- eral ledger, . . .	\$301,709 00
Mar., 1890, .	26	177 53	39	6,923 67	Profits capital, as per general ledger, . . .	53,685 70
Sept., 1890, .	27	166 11	60	9,966 60	Unpaid dues, . . .	3,009 00
Mar., 1891, .	28	155 09	123	19,076 07		
Sept., 1891, .	29	144 44	209	30,187 96		
Mar., 1892, .	30	134 15	195	26,159 25		
Sept., 1892, .	31	124 21	147	18,258 87		
Mar., 1893, .	32	114 59	26	2,979 34		
Sept., 1893, .	33	105 31	32	3,369 92		
Mar., 1894, .	34	96 35	203	19,559 05		
Sept., 1894, .	35	87 69	116	10,172 04		
Mar., 1895, .	36	79 28	368	29,175 04		
Sept., 1895, .	37	71 15	347	24,689 05		
Mar., 1896, .	38	63 27	322	20,372 94		
Sept., 1896, .	39	55 67	447	24,884 49		
Mar., 1897, .	40	48 25	444	21,423 00		
Sept., 1897, .	41	41 07	451	18,522 57		
Mar., 1898, .	42	34 10	513	17,493 30		
Sept., 1898, .	43	27 34	533	14,572 22		
Mar., 1899, .	44	20 75	584	12,118 00		
Sept., 1899, .	45	14 34	635	9,105 90		
Mar., 1900, .	46	8 09	861	6,965 49		
Sept., 1900, .	47	2 00	480	960 00		
Dues paid in advance, . . .				302 00		
Total,				\$358,403 70	Total,	\$358,403 70

Number of shares issued during the year, 1,536
Number of shares now in force, 7,194
Number of shares now borrowed upon, 1,824
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 876
Number of shares forfeited during the year, 26
Number of shares retired during the year, 610
Number of shares matured during the year, 83
Highest rate of premium or interest received on money sold during the year :
5 per cent.
Lowest rate of premium or interest received on money sold during the year :
5 per cent.
Rate of profits distributed : first term, 2½ per cent. ; second term, 2¾ per cent.

Number of members withdrawn during the year,	168	
Present number of members,	915	
Present number of borrowers,	197	
Present number of non-borrowers,	718	
Number of loans secured by first mortgage of real estate,	195	
Number of loans on shares,	41	
Largest loan to any one member,		\$1,800 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, .		2,319 19
Date of examination by commissioner: April 24.		

HOUSATONIC CO-OPERATIVE BANK—GREAT BARRINGTON.

Incorporated June 12, 1889. Commenced business July 12, 1889.

NATHANIEL WARNER, *President.*

JOHN F. BAILEY, *Secretary.*

MICHAEL J. LEAHEY, *Treasurer.*

Names of security committee :

F. M. MOORE,

E. S. THATCHER,

R. H. McDONALD.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$23,800 00	Dues capital,	\$22,332 00
Loans on shares,	1,650 00	Profits capital (all series), .	4,504 48
Unpaid interest,	90 09	Guaranty fund,	174 21
Unpaid fines,	7 56	Surplus,	117 97
Cash in hands of treasurer, .	1,581 01		
	\$27,128 66		\$27,128 66

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$6,650 00	For real estate loans, . . .	\$5,700 00
interest,	1,378 14	share loans,	1,050 00
finer,	9 10	dues capital withdrawn, .	4,728 00
transfer fees,	25	profits capital withdrawn, .	970 68
real estate loans repaid, .	3,750 00	temporary expenses, . . .	110 93
share loans repaid, . . .	1,150 00	Cash on hand Oct. 31, 1900,	1,581 01
withdrawal profits, . . .	53 12		
Cash on hand Oct. 31, 1899, .	1,150 01		
	\$14,140 62		\$14,140 62

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,450 00	5.00 per cent.	\$2,100 00	5.75 per cent.	\$400 00	5.00 per cent.
2,200 00	5.25 “	5,250 00	6.00 “	750 00	5.50 “
10,800 00	5.50 “			500 00	6.00 “

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	1	\$186 36	29	\$5,404 44	Dues capital, as per gen- eral ledger, . . .	\$22,332 00
Jan., 1890, .	2	176 02	1	176 02	Profits capital, as per general ledger, . . .	4,504 48
Jan., 1891, .	4	155 15	12	1,861 80	Unpaid dues, . . .	200 00
July, 1891, .	5	145 23	6	871 38		
Jan., 1892, .	6	135 64	10	1,356 40		
July, 1892, .	7	126 17	9	1,135 53		
July, 1893, .	9	108 00	22	2,376 00		
Jan., 1894, .	10	99 24	20	1,984 80		
July, 1894, .	11	90 68	4	362 72		
Jan., 1895, .	12	82 35	15	1,235 25		
Nov., 1895, .	13	68 86	29	1,996 94		
May, 1896, .	14	61 12	5	305 60		
Nov., 1896, .	15	53 60	16	857 60		
May, 1897, .	16	46 29	34	1,573 86		
Nov., 1897, .	17	39 16	31	1,213 96		
May, 1898, .	18	32 19	8	257 52		
Nov., 1898, .	19	25 41	38	965 58		
May, 1899, .	20	18 79	67	1,258 93		
Nov., 1899, .	21	12 35	81	1,000 35		
May, 1900, .	22	6 10	138	841 80		
Total,				\$27,036 48	Total,	\$27,036 48

Number of shares issued during the year, 265
Number of shares now in force, 575
Number of shares now borrowed upon, 160
Largest number of shares held by any one member, 20
Number of shares withdrawn during the year, 138
Number of shares retired during the year, 5
Highest rate of premium or interest received on money sold during the year :
6 per cent.
Lowest rate of premium or interest received on money sold during the year :
5 per cent.
Rate of profits distributed : first term, 3 per cent. ; second term, 2½ per cent.
Number of members withdrawn during the year, 19
Present number of members, 108
Present number of borrowers, 28
Present number of non-borrowers, 80
Number of loans secured by first mortgage of real estate, 20
Number of loans on shares, 11
Largest loan to any one member, \$2,000 00
Smallest loan to any one member, 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, 110 93
Date of examination by commissioner : September 17.

HUDSON CO-OPERATIVE BANK—HUDSON.

Incorporated Oct. 22, 1885. Commenced business Nov. 19, 1885.

A. T. KNIGHT, *President.*

C. H. HILL, *Secretary.*

SAVILLIAN ARNOLD, *Treasurer.*

Names of security committee:

R. HENRY HAPGOOD,

FRANK E. BROWN,

NATHANIEL G. TRIPP.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$203,500 00	Dues capital, . . .	\$194,605 00
Loans on shares, . . .	5,000 00	Profits capital (all series), .	43,040 40
Permanent expense account, .	200 00	Guaranty fund, . . .	2,200 00
Real estate by foreclosure, .	19,383 31	Surplus, . . .	326 60
Unpaid interest, . . .	1,447 50	Forfeited share account, .	517 29
Mortgages, . . .	3,031 36		
Cash in hands of secretary, .	600 00		
Cash in hands of treasurer, .	7,527 12		
	\$240,689 29		\$240,689 29

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$46,168 00	For real estate loans, . . .	\$40,400 00
interest, . . .	12,562 23	share loans, . . .	3,620 00
premiums, . . .	18 80	dues capital withdrawn, .	23,932 00
finer, . . .	406 39	dues capital forfeited, .	514 00
real estate loans repaid, .	36,350 00	dues capital retired, .	14,170 00
real estate loans eliminated by foreclosure, .	2,000 00	dues capital matured, .	17,112 00
real estate loans eliminated by maturity of shares, . . .	1,450 00	profits capital withdrawn, .	3,043 77
share loans repaid, . . .	6,120 00	profits capital forfeited, .	150 47
withdrawal profits, . . .	802 68	profits capital retired, .	2,322 89
forfeited shares, . . .	872 02	profits capital matured, .	7,281 34
real estate by foreclosure, . . .	6,196 10	temporary expenses, .	997 97
attorney's fees, . . .	5 00	forfeited shares, . . .	1,229 83
Cash on hand Oct. 31, 1899, .	15,061 11	interest on retired shares, .	359 85
	\$128,012 33	real estate by foreclosure, .	4,721 09
		Cash on hand Oct. 31, 1900, .	8,127 12
			\$128,012 33

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$198,500 00	6.00 per cent.	\$1,000 00	6.60 per cent.	\$5,000 00	6.00 per cent.
4,000 00	6.30 “				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	8	\$193 58	89	\$17,228 62	Dues capital, as per gen-	
Nov., 1889, .	9	182 05	114	20,753 70	eral ledger, . . .	\$194,605 00
May, 1890, .	10	170 84	82	14,008 88	Profits capital, as per	
Nov., 1890, .	11	159 93	112	17,912 16	general ledger, . .	43,040 40
May, 1891, .	12	149 42	75	11,206 50	Unpaid dues, . . .	3,101 00
Nov., 1891, .	13	139 27	100	13,927 00		
May, 1892, .	14	129 37	95	12,290 15		
Nov., 1892, .	15	119 79	106	12,697 74		
May, 1893, .	16	110 52	71	7,846 92		
Nov., 1893, .	17	101 54	125	12,692 50		
May, 1894, .	18	92 83	84	7,797 72		
Nov., 1894, .	19	84 39	126	10,633 14		
May, 1895, .	20	76 21	140	10,669 40		
Nov., 1895, .	21	68 30	217	14,821 10		
May, 1896, .	22	60 61	104	6,303 44		
Nov., 1896, .	23	53 11	139	7,382 29		
May, 1897, .	24	45 81	188	8,612 28		
Nov., 1897, .	25	38 74	203	7,864 22		
May, 1898, .	26	31 95	233	7,444 35		
Nov., 1898, .	27	25 13	181	4,548 53		
May, 1899, .	28	18 60	326	6,063 60		
Nov., 1899, .	29	12 24	414	5,067 36		
May, 1900, .	30	6 06	380	2,302 80		
Dues paid in advance, . . .				672 00		
Total,				\$240,746 40	Total,	\$240,746 40

Number of shares issued during the year, 901
Number of shares now in force, 3,704
Number of shares now borrowed upon, 1,139
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 747
Number of shares forfeited during the year, 11
Number of shares retired during the year, 216
Number of shares matured during the year, 124
Highest rate of premium or interest received on money sold during the year :
6 per cent.
Lowest rate of premium or interest received on money sold during the year :
6 per cent.
Rate of profits distributed : first term, 2½ per cent. ; second term, 1½ per cent.

Number of members withdrawn during the year,	62
Present number of members,	522
Present number of borrowers,	172
Present number of non-borrowers,	350
Number of loans secured by first mortgage of real estate,	151
Number of loans on shares,	21
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	997 97
Date of examination by commissioner: January 30.	

HYDE PARK CO-OPERATIVE BANK—HYDE PARK.

Incorporated March 26, 1886. Commenced business May 5, 1886.

THOMAS E. FAUNCE, *President.*GEORGE T. BRADY, *Secretary and Treasurer.*

Names of security committee :

CHARLES S. PRESCOTT,

CHARLES F. MORRISON.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$211,200 00	Dues capital, . . .	\$205,242 00
Loans on shares, . . .	13,080 00	Profits capital (all series), . .	41,052 22
Permanent expense account, .	70 00	Interest, . . .	712 39
Temporary expense account, .	354 80	Transfer fees, . . .	1 00
Real estate by foreclosure, .	12,292 45	Withdrawal profits, . . .	193 17
Unpaid premiums, . . .	7 88	Forfeiture profits, . . .	15
Unpaid fines, . . .	88 80	Guaranty fund, . . .	2,115 77
Insurance account, . . .	135 58	Surplus, . . .	1,608 51
Mortgages, . . .	4,000 00	Forfeited share account, .	9 05
Office furniture and fixtures, .	52 95		
Cash in hands of treasurer, .	9,651 80		
	\$250,934 26		\$250,934 26

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$54,594 00	For real estate loans, . . .	\$51,400 00
interest, . . .	12,160 29	share loans, . . .	14,930 00
premiums, . . .	273 82	dues capital withdrawn, .	19,826 00
fines, . . .	477 60	dues capital forfeited, .	8 00
transfer fees, . . .	5 25	dues capital retired, .	12,763 00
real estate loans repaid, .	41,450 00	dues capital matured, .	5,563 00
share loans repaid, .	12,210 00	profits capital withdrawn, .	2,922 87
withdrawal profits, .	730 54	profits capital forfeited, .	62
forfeiture profits, . . .	15	profits capital retired, .	3,348 94
forfeited shares, . . .	8 00	profits capital matured, .	2,436 80
real estate by foreclos- ure, . . .	104 00	temporary expenses, .	1,911 81
insurance, . . .	57 50	interest on retired and matured shares, . . .	206 20
Cash on hand Oct. 31, 1899, .	3,964 41	real estate by foreclosure, office furniture and fix- tures, . . .	820 49
		insurance, . . .	52 95
		Cash on hand Oct. 31, 1900, .	193 08
	\$126,035 56		9,651 80
			\$126,035 56

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$151,750 00	5.00 per cent.	\$7,800 00	6.60 per cent.	\$10,560 00	5.00 per cent.
6,850 00	5.25 "	500 00	6.90 "	60 00	5.25 "
200 00	5.50 "	400 00	7.20 "	700 00	5.50 "
43,700 00	6.30 "			1,610 00	6.30 "
				50 00	6.60 "
				100 00	7.20 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1889, .	6	\$199 79	46	\$9,190 34	Dues capital, as per gen-	
Sept., 1889, .	7	187 91	45	8,455 95	eral ledger, . . .	\$205,242 00
Mar., 1890, .	8	176 40	96	16,934 40	Profits capital, as per	
Sept., 1890, .	9	165 22	91	15,035 02	general ledger, . .	41,052 22
Mar., 1891, .	10	154 40	69	10,653 60	Unpaid dues, . . .	2,076 00
Sept., 1891, .	11	143 93	67	9,643 31		
Mar., 1892, .	12	133 78	115	15,384 70		
Sept., 1892, .	13	123 96	75	9,297 00		
Mar., 1893, .	14	114 46	104	11,903 84		
Sept., 1893, .	15	105 24	81	8,524 44		
Mar., 1894, .	16	96 32	110	10,595 20		
Sept., 1894, .	17	87 67	133	11,660 11		
Mar., 1895, .	18	79 27	226	17,915 02		
Sept., 1895, .	19	71 17	155	11,031 35		
Mar., 1896, .	20	63 31	201	12,725 31		
Sept., 1896, .	21	55 67	128	7,125 76		
Mar., 1897, .	22	48 26	243	11,727 18		
Sept., 1897, .	23	41 05	275	11,288 75		
Mar., 1898, .	24	34 07	284	9,675 88		
Sept., 1898, .	25	27 30	278	7,589 40		
Mar., 1899, .	26	20 71	454	9,402 34		
Sept., 1899, .	27	14 31	412	5,895 72		
Mar., 1900, .	28	8 08	720	5,817 60		
Sept., 1900, .	29	2 00	378	756 00		
Dues paid in advance, . . .				142 00		
Total,				\$248,370 22	Total,	\$248,370 22

Number of shares issued during the year,	1,228
Number of shares now in force,	4,786
Number of shares now borrowed upon,	1,215
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	694
Number of shares forfeited during the year,	2
Number of shares retired during the year,	147
Number of shares matured during the year,	40
Highest rate of premium or interest received on money sold during the year :	
5½ per cent.	

Lowest rate of premium or interest received on money sold during the year :
5 per cent.

Rate of profits distributed : first term, $2\frac{1}{2}$ per cent. ; second term, $2\frac{1}{2}$ per cent.

Number of members withdrawn during the year,	98
Present number of members,	681
Present number of borrowers,	217
Present number of non-borrowers,	464
Number of loans secured by first mortgage of real estate,	145
Number of loans on shares,	72
Largest loan to any one member,	\$4,200 00
Smallest loan to any one member,	10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,921 81
Date of examination by commissioner : January 29.	

LAFAYETTE CO-OPERATIVE BANK—FALL RIVER.

Incorporated April 11, 1894. Commenced business May 2, 1894.

PIERRE F. PELOQUIN, *President*. WILLIAM F. WINTER, *Secretary and Treasurer*.

Names of security committee :

JOHN B. HUARD, EDMUND REEVES,
NATHAN MILLER.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$75,600 00	Dues capital,	\$78,673 00
Loans on shares,	4,400 00	Profits capital (all series), . .	8,020 58
Temporary expense account, .	226 51	Interest,	2,287 43
Unpaid interest,	315 81	Premiums,	19 42
Unpaid fines,	12 08	Fines,	96 05
Cash in hands of treasurer, .	10,138 21	Guaranty fund,	371 46
		Surplus,	1,170 11
		Forfeited share account, . .	32 00
		Profit and loss account, . .	22 56
	\$90,692 61		\$90,692 61

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$32,261 00	For real estate loans,	\$29,300 00
interest,	4,802 29	share loans,	9,850 00
premiums,	98 53	dues capital withdrawn, . .	22,959 00
fines,	221 47	dues capital forfeited, . .	6 00
real estate loans repaid, . .	26,000 00	dues capital retired, . .	1,470 00
share loans repaid,	7,650 00	profits capital withdrawn, . .	2,359 60
forfeited shares,	6 00	profits capital forfeited, . .	54
real estate by foreclosure, . .	1,351 13	profits capital retired, . .	250 74
Cash on hand Oct. 31, 1899, .	4,453 90	temporary expenses,	441 90
		interest on retired shares, . .	22 47
		real estate by foreclosure, . .	32 25
		profit and loss account, . .	13 61
		Cash on hand Oct. 31, 1900, .	10,138 21
	\$76,844 32		\$76,844 32

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$68,250 00 3,100 00	5.50 per cent. 6.00 “	\$4,250 00	6.60 per cent.	\$3,750 00 650 00	5.50 per cent. 6.00 “

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1894, .	1	\$92 17	219	\$20,185 23	Dues capital, as per gen- eral ledger, . . .	\$78,673 00
Nov., 1894, .	2	83 76	56	4,690 56	Profits capital, as per general ledger, . . .	8,020 58
May, 1895, .	3	75 62	82	6,200 84	Unpaid dues, . . .	654 00
Nov., 1895, .	4	67 68	140	9,475 20		
May, 1896, .	5	60 00	126	7,560 00		
Nov., 1896, .	6	52 54	74	3,887 96		
May, 1897, .	7	45 28	127	5,750 56		
Nov., 1897, .	8	38 23	175	6,690 25		
May, 1898, .	9	31 41	166	5,214 06		
Nov., 1898, .	10	24 77	125	3,096 25		
May, 1899, .	11	18 34	388	7,115 92		
Nov., 1899, .	12	12 09	375	4,533 75		
May, 1900, .	13	6 00	480	2,880 00		
Dues paid in advance,				67 00		
Total,				\$87,347 58	Total,	\$87,347 58

Number of shares issued during the year,	1,000
Number of shares now in force,	2,533
Number of shares now borrowed upon,	603
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	847
Number of shares forfeited during the year,	6
Number of shares retired during the year,	21
Highest rate of premium or interest received on money sold during the year : 6 per cent.	
Lowest rate of premium or interest received on money sold during the year : 5½ per cent.	
Rate of profits distributed : first term, 2¾ per cent. ; second term, 2¾ per cent.	
Number of members withdrawn during the year,	85
Present number of members,	257
Present number of borrowers,	63
Present number of non-borrowers,	194
Number of loans secured by first mortgage of real estate,	49
Number of loans on shares,	15
Largest loan to any one member,	\$3,950 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	441 90
Date of examination by commissioner : July 2.	

LAWRENCE CO-OPERATIVE BANK—LAWRENCE.

Incorporated March 12, 1888. Commenced business April 6, 1888.

JOHN PAISLEY, *President.*

WILLIAM A. WHITNEY, *Secretary and Treasurer.*

Names of security committee:

COLIN KERR,

OSCAR E. SPEAR,

ANDREW CRAIG.

Regular meetings the first Saturday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$375,050 00	Dues capital, . . .	\$327,134 00
Loans on shares, . . .	17,870 00	Profits capital (all series), . .	66,306 95
Permanent expense account, .	272 77	Guaranty fund, . . .	1,950 00
Unpaid interest, . . .	962 75	Surplus, . . .	2,421 33
Unpaid premiums, . . .	26 56	Forfeited share account, . .	52 58
Unpaid fines, . . .	119 50		
Cash in hands of treasurer, .	3,563 28		
	\$397,864 86		\$397,864 86

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$90,456 00	For real estate loans, . . .	\$114,550 00
interest, . . .	19,511 36	share loans, . . .	12,995 00
premiums, . . .	264 83	dues capital withdrawn, . .	46,501 00
fines, . . .	508 57	dues capital forfeited, . .	195 00
transfer fees, . . .	3 25	dues capital retired, . .	7,201 00
real estate loans repaid, . .	64,900 00	dues capital matured, . .	8,188 00
real estate loans eliminated by foreclosure, . .	2,600 00	profits capital withdrawn, . .	8,711 38
real estate loans eliminated by maturity of shares, . . .	4,000 00	profits capital forfeited, . .	18 72
share loans repaid, . . .	10,310 00	profits capital retired, . .	1,927 88
withdrawal profits, . . .	678 91	profits capital matured, . .	3,719 28
forfeiture profits, . . .	4 68	temporary expenses, . .	1,795 78
real estate by foreclosure, . . .	7,557 33	permanent expenses, . .	15 25
insurance, . . .	30 63	interest on retired shares, . .	54 53
permanent expense account, . . .	14 00	real estate by foreclosure, . .	2,751 03
Cash on hand Oct. 31, 1899, .	11,383 24	fines repaid, . . .	4 62
	\$212,222 80	interest repaid, . . .	42
		insurance, . . .	30 63
		Cash on hand Oct. 31, 1900, .	3,563 28
			\$212,222 80

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$298,300 00	5.00 per cent.	\$2,700 00	6.60 per cent.	\$12,650 00	5.00 per cent.
11,600 00	5.25 "	1,100 00	6.90 "	1,265 00	5.25 "
3,000 00	5.50 "	1,700 00	7.20 "	350 00	5.50 "
5,000 00	5.75 "	100 00	7.25 "	2,075 00	5.75 "
2,150 00	6.00 "	200 00	7.50 "	1,530 00	6.30 "
48,800 00	6.30 "	400 00	7.75 "		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1889, .	3	\$200 99	118	\$23,716 82	Dues capital, as per gen-	
Oct., 1889, .	4	189 09	33	6,239 97	eral ledger, . . .	\$327,134 00
April, 1890, .	5	177 67	114	20,254 38	Profits capital, as per	
Oct., 1890, .	6	166 56	57	9,493 92	general ledger, . .	66,306 95
April, 1891, .	7	155 64	105	16,342 20	Unpaid dues, . . .	1,729 00
Oct., 1891, .	8	144 95	136	19,713 20		
April, 1892, .	9	134 60	178	23,958 80		
Oct., 1892, .	10	124 57	182	22,671 74		
April, 1893, .	11	114 86	119	13,668 34		
Oct., 1893, .	12	105 44	99	10,438 56		
April, 1894, .	13	96 33	157	15,123 81		
Oct., 1894, .	14	87 54	167	14,619 18		
April, 1895, .	15	79 02	396	31,291 92		
Oct., 1895, .	16	70 77	95	6,723 15		
April, 1896, .	17	62 80	576	36,172 80		
Oct., 1896, .	18	55 05	361	19,873 05		
April, 1897, .	19	47 56	432	20,545 92		
Nov., 1897, .	20	39 14	634	24,814 76		
May, 1898, .	21	32 15	390	12,538 50		
Nov., 1898, .	22	25 36	593	15,038 48		
May, 1899, .	23	18 76	804	15,083 04		
Nov., 1899, .	24	12 34	827	10,205 18		
May, 1900, .	25	6 09	1,047	6,376 23		
Dues paid in advance, . . .				266 00		
Total,				\$395,169 95	Total,	\$395,169 95

Number of shares issued during the year, 2,043
Number of shares now in force, 7,620
Number of shares now borrowed upon, 2,581
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 1,259
Number of shares forfeited during the year, 13
Number of shares retired during the year, 79
Number of shares matured during the year, 59
Highest rate of premium or interest received on money sold during the year :
9½ per cent.
Lowest rate of premium or interest received on money sold during the year :
5 per cent.

Rate of profits distributed : first term, 2½ per cent. ; second term, 2½ per cent.	
Number of members withdrawn during the year,	166
Present number of members,	948
Present number of borrowers,	269
Present number of non-borrowers,	679
Number of loans secured by first mortgage of real estate,	281
Number of loans on shares,	89
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,859 68
Date of examination by commissioner : March 22.	

LEOMINSTER CO-OPERATIVE BANK—LEOMINSTER.

Incorporated May 8, 1888. Commenced business May 18, 1888.

JOSEPH P. HOLMAN, *President.*ROBERT L. CARTER, *Secretary and Treasurer.*

Names of security committee :

CHARLES E. BIGELOW, WILLARD F. LAWRENCE,
HULBERT L. HARRIS.

Regular meetings the third Friday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$193,833 50	Dues capital, . . .	\$157,132 00
Loans on shares, . . .	5,218 00	Profits capital (all series), . .	32,040 49
Unpaid interest, . . .	3,421 28	Guaranty fund, . . .	794 86
Unpaid premiums, . . .	138 15	Surplus, . . .	555 19
Unpaid fines, . . .	176 53	Matured share account, . .	14,046 90
Personal account, . . .	240 00		
Cash in hands of treasurer, . .	1,541 98		
	<u>\$204,569 44</u>		<u>\$204,569 44</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$44,573 00	For real estate loans, . . .	\$39,864 58
interest, . . .	9,016 38	share loans, . . .	5,065 00
premiums, . . .	221 03	dues capital withdrawn, . .	18,832 00
fines, . . .	131 66	dues capital retired, . .	983 00
transfer fees, . . .	1 25	dues capital matured, . .	21,683 00
real estate loans repaid, . .	22,350 00	profits capital withdrawn, . .	2,929 11
real estate loans eliminated by maturity of shares, . . .	1,800 00	profits capital retired, . .	294 04
share loans repaid, . . .	5,375 00	profits capital matured, . .	8,887 21
withdrawal profits, . . .	270 57	temporary expenses, . .	1,414 63
matured share account, . .	14,046 90	interest on retired shares, . .	200 90
temporary expense account, . . .	480 33	Cash on hand Oct. 31, 1900, . .	1,541 98
Cash on hand Oct. 31, 1899, . .	3,429 33		
	<u>\$101,695 45</u>		<u>\$101,695 45</u>

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$95,718 85	5.00 per cent.	\$100 00	6.25 per cent.	\$950 00	5.00 per cent.
3,900 07	5.50 "	2,500 00	6.50 "	4,218 00	6.00 "
1,500 00	5.75 "	900 00	7.50 "	50 00	6.50 "
89,214 58	6.00 "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	3	\$194 85	36	\$7,014 60	Dues capital, as per gen-	
Nov., 1889, .	4	183 31	42	7,699 02	eral ledger, . . .	\$157,132 00
May, 1890, .	5	172 14	59	10,156 26	Profits capital, as per	
Nov., 1890, .	6	161 33	104	16,778 32	general ledger, . . .	32,040 49
May, 1891, .	7	150 78	69	10,403 82	Unpaid dues, . . .	9,246 00
Nov., 1891, .	8	140 59	44	6,185 96		
May, 1892, .	9	130 69	100	13,069 00		
Nov., 1892, .	10	121 06	57	6,900 42		
May, 1893, .	11	111 70	117	13,068 90		
Nov., 1893, .	12	102 64	33	3,387 12		
May, 1894, .	13	93 82	39	3,658 98		
Nov., 1894, .	14	85 28	97	8,272 16		
May, 1895, .	15	76 98	116	8,929 63		
Nov., 1895, .	16	68 93	186	12,820 98		
May, 1896, .	17	61 09	95	5,803 55		
Nov., 1896, .	18	53 51	110	5,886 10		
May, 1897, .	19	46 12	136	6,272 32		
Nov., 1897, .	20	38 95	416	16,203 20		
May, 1898, .	21	32 00	259	8,288 00		
Nov., 1898, .	22	25 26	351	8,866 26		
May, 1899, .	23	18 70	498	9,312 60		
Nov., 1899, .	24	12 31	460	5,662 60		
May, 1900, .	25	6 08	458	2,784 64		
Dues paid in advance, . . .				994 00		
Total,				\$198,418 49	Total,	\$198,418 49

Number of shares issued during the year, 1,043
Number of shares now in force, 3,882
Number of shares now borrowed upon, 1,366
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 715
Number of shares retired during the year, 8
Number of shares matured during the year, 153
Highest rate of premium or interest received on money sold during the year :
7½ per cent.
Lowest rate of premium or interest received on money sold during the year :
5 per cent.
Rate of profits distributed : first term, 2½ per cent. ; second term, 2½ per cent.

Number of members withdrawn during the year,	99
Present number of members,	592
Present number of borrowers,	199
Present number of non-borrowers,	393
Number of loans secured by first mortgage of real estate,	166
Number of loans on shares,	33
Largest loan to any one member,	\$4,800 00
Smallest loan to any one member,	15 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	934 30
Date of examination by commissioner : March 21.	

LOWELL CO-OPERATIVE BANK—LOWELL.

Incorporated April 29, 1885. Commenced business May 14, 1885.

ARTEMAS B. WOODWORTH, *President.*

WILLIAM D. BROWN, *Secretary.*

GEORGE W. BATCHELDER, *Treasurer.*

Names of security committee :

CALEB L. SMITH,

CHARLES H. BURTT,

STEPHEN R. KITCHEN.

Regular meetings the first Friday after the tenth of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$294,165 00	Dues capital, . . .	\$276,712 00
Loans on shares, . . .	10,900 00	Profits capital (all series), .	58,366 93
Permanent expense account, .	252 27	Guaranty fund, . . .	1,591 33
Real estate by foreclosure, .	10,788 46	Surplus, . . .	3,780 38
Unpaid interest, . . .	1,859 72	Forfeited share account, .	1 00
Unpaid premiums, . . .	86 75		
Unpaid fines, . . .	184 26		
Mortgages, . . .	5,365 00		
Cash in hands of treasurer, .	16,850 18		
	\$340,451 64		\$340,451 64

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$70,503 00	For real estate loans, . . .	\$87,375 00
interest, . . .	18,650 98	share loans, . . .	7,975 00
premiums, . . .	921 56	dues capital withdrawn, .	32,253 00
fines, . . .	651 69	dues capital forfeited, .	513 00
transfer fees, . . .	2 25	dues capital retired, .	2,540 00
real estate loans repaid, .	59,950 00	dues capital matured, .	10,073 00
real estate loans eliminated by foreclosure, .	6,000 00	profits capital withdrawn, .	6,391 98
share loans repaid, .	3,905 00	profits capital forfeited, .	156 85
withdrawal profits, . . .	554 11	profits capital retired, .	991 50
forfeiture profits, . . .	27 65	profits capital matured, .	4,604 11
forfeited shares, . . .	1 00	temporary expenses, .	2,038 64
real estate by foreclosure, . . .	15,882 56	permanent expenses, .	160 11
personal accounts, . . .	316 80	interest on retired shares, .	52 35
temporary expense account, . . .	282 42	real estate by foreclosure, .	9,369 19
sundry receipts, . . .	45 27	personal accounts, .	1,310 83
Cash on hand Oct. 31, 1899, .	10,326 00	mortgages, . . .	5,365 00
	\$188,020 29	interest returned, . . .	50
		premium returned, . . .	05
		Cash on hand Oct. 31, 1900, .	16,850 18
			\$188,020 29

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$165,975 00	5.00 per cent.	\$1,400 00	7.20 per cent.	\$2,245 00	5.00 per cent.
2,200 00	5.25 “	200 00	7.80 “	8,285 00	6.30 “
118,240 00	6.30 “			220 00	6.60 “
4,550 00	6.60 “			50 00	6.90 “
1,600 00	6.90 “			100 00	7.20 “

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	9	\$199 62	69	\$13,773 78	Dues capital, as per gen-	
Nov., 1889, .	10	187 45	73	13,683 85	eral ledger, . . .	\$276,712 00
May, 1890, .	11	175 69	120	21,082 80	Profits capital, as per	
Nov., 1890, .	12	164 34	87	14,297 58	general ledger, . .	58,366 93
May, 1891, .	13	153 40	57	8,743 80	Unpaid dues, . . .	3,092 00
Nov., 1891, .	14	142 81	111	15,851 91		
May, 1892, .	15	132 57	125	16,571 25		
Nov., 1892, .	16	122 66	127	15,577 82		
May, 1893, .	17	113 00	164	18,532 00		
Nov., 1893, .	18	103 71	124	12,860 04		
May, 1894, .	19	94 71	215	20,362 65		
Nov., 1894, .	20	85 99	209	17,971 91		
May, 1895, .	21	77 54	231	17,911 74		
Nov., 1895, .	22	69 38	299	20,744 62		
May, 1896, .	23	61 50	260	15,990 00		
Nov., 1896, .	24	53 80	317	17,054 60		
May, 1897, .	25	46 36	400	18,544 00		
Nov., 1897, .	26	39 15	406	15,894 90		
May, 1898, .	27	32 14	367	11,795 38		
Nov., 1898, .	28	25 34	372	9,426 48		
May, 1899, .	29	18 74	520	9,744 80		
Nov., 1899, .	30	12 33	496	6,115 68		
May, 1900, .	31	6 09	926	5,639 34		
Total,				\$338,170 93	Total,	\$338,170 93

Number of shares issued during the year, 1,527
Number of shares now in force, 6,075
Number of shares now borrowed upon, 1,819
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 827
Number of shares forfeited during the year, 29
Number of shares retired during the year, 20
Number of shares matured during the year, 73
Highest rate of premium or interest received on money sold during the year :
6 3-10 per cent.
Lowest rate of premium or interest received on money sold during the year :
5 per cent.
Rate of profits distributed : first term, 2½ per cent. ; second term, 2½ per cent.

Number of members withdrawn during the year,	101
Present number of members,	827
Present number of borrowers,	272
Present number of non-borrowers,	555
Number of loans secured by first mortgage of real estate,	237
Number of loans on shares,	35
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,822 92
Date of examination by commissioner: September 4.	

LYNN CO-OPERATIVE BANK—LYNN.

Incorporated Nov. 18, 1891. Commenced business Nov. 23, 1891.

JACOB M. LEWIS, *President.*

RALPH W. PUTNAM, *Secretary and Treasurer.*

Names of security committee :

FRED D. MAYO,	J. W. HARDING,
E. S. WHITNEY,	F. A. SMITH,
F. F. LAWRENCE.	

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$33,885 00	Dues capital,	\$32,923 00
Loans on shares,	215 00	Profits capital (all series), .	5,547 52
Permanent expense account, .	70 00	Guaranty fund,	99 58
Unpaid interest,	164 74	Surplus,	322 96
Unpaid fines,	2 13	Forfeited share account, .	84 82
Personal account,	328 00		
Cash in hands of treasurer, .	4,313 01		
	\$38,977 88		\$38,977 88*

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$8,971 00	For real estate loans, . . .	\$9,050 00
interest,	1,880 98	share loans,	93 00
premiums,	1 05	dues capital withdrawn, .	4,464 00
fines,	41 47	profits capital withdrawn, .	781 99
transfer fees,	1 00	temporary expenses, . . .	69 19
real estate loans repaid, . . .	1,500 00	personal accounts,	328 00
real estate loans eliminated by foreclosure, .	1,800 00	Cash on hand Oct. 31, 1900, .	4,313 01
share loans repaid,	753 00		
Cash on hand Oct. 31, 1899, .	4,150 69		
	\$19,099 19		\$19,099 19

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,150 00	5.00 per cent.	\$5,410 00	6 per cent.	\$115 00	5.50 per cent.
23,325 00	5.50 "			100 00	6.00 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.	
Nov., 1891, .	1	\$135 77	84	\$11,404 68	Dues capital, as per gen-
May, 1892, .	2	126 69	41	5,194 29	eral ledger, . . . \$32,923 00
Nov., 1892, .	3	117 71	13	1,530 23	Profits capital, as per
May, 1893, .	4	108 88	7	762 16	general ledger, . . . 5,547 52
May, 1894, .	6	91 92	26	2,389 92	Unpaid dues, . . . 467 00
Nov., 1894, .	7	83 75	4	335 00	Suspense profits, . . . 4 72
May, 1895, .	8	75 82	27	2,047 14	
Nov., 1895, .	9	68 05	45	3,062 25	
May, 1896, .	10	60 49	26	1,572 74	
Nov., 1896, .	11	53 09	27	1,433 43	
May, 1897, .	12	45 87	32	1,467 84	
Nov., 1897, .	13	38 81	9	349 29	
May, 1898, .	14	31 94	53	1,692 82	
Nov., 1898, .	15	25 23	59	1,488 57	
May, 1899, .	16	18 69	130	2,429 70	
Nov., 1899, .	17	12 31	86	1,058 66	
May, 1900, .	18	6 08	119	723 52	
Total,				\$38,942 24	\$38,942 24

Number of shares issued during the year, 239
 Number of shares now in force, 788
 Number of shares now borrowed upon, 222
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 141
 Highest rate of premium or interest received on money sold during the year :
 5½ per cent.
 Lowest rate of premium or interest received on money sold during the year :
 5½ per cent.
 Rate of profits distributed : first term, 2½ per cent. ; second term, 2½ per cent.
 Number of members withdrawn during the year, 9
 Present number of members, 108
 Present number of borrowers, 33
 Present number of non-borrowers, 75
 Number of loans secured by first mortgage of real estate, 29
 Number of loans on shares, 4
 Largest loan to any one member, \$2,500 00
 Smallest loan to any one member, 15 00
 Amount of expenses of the corporation for the year ending Oct. 31, 1900, 99 19
 Date of examination by commissioner : January 4.

MALDEN CO-OPERATIVE BANK—MALDEN.

Incorporated April 27, 1887. Commenced business May 9, 1887.

GEORGE L. GOULD, *President.*JOHN M. CORBETT, *Secretary and Treasurer.*

Names of security committee :

LYMAN B. JORDAN,

M. S. O'DONNELL,

CHARLES A. STILES.

Regular meetings the second Monday of each month.

BALANCE SHEET, OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$311,200 00	Dues capital, . . .	\$326,454 00
Loans on shares, . . .	28,125 00	Profits capital (all series), . .	69,327 25
Real estate by foreclosure, . .	26,868 24	Guaranty fund, . . .	2,200 00
Unpaid interest, . . .	2,991 93	Surplus, . . .	4,584 15
Unpaid premiums, . . .	88 35	Forfeited share account, . .	37 38
Insurance and taxes paid, . .	499 79		
Cash in hands of treasurer, . .	32,829 47		
	\$402,602 78		\$402,602 78

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$81,740 00	For real estate loans, . . .	\$85,825 00
interest, . . .	22,849 04	share loans, . . .	16,025 00
premiums, . . .	807 49	dues capital withdrawn, . .	40,615 00
fines, . . .	685 76	dues capital forfeited, . .	1,843 00
transfer fees, . . .	1 75	dues capital retired, . .	11,819 00
real estate loans repaid, . .	78,230 00	dues capital matured, . .	33,367 00
real estate loans eliminated by foreclosure, . .	23,000 00	profits capital withdrawn, . .	6,634 48
real estate loans eliminated by maturity of shares, . . .	9,800 00	profits capital forfeited, . .	344 63
share loans repaid, . . .	12,925 00	profits capital retired, . .	3,556 47
withdrawal profits, . . .	1,661 90	profits capital matured, . .	14,916 50
real estate by foreclosure, . .	18,251 32	temporary expenses, . .	1,987 78
profits capital, . . .	9 00	real estate by foreclosure, . .	26,075 79
temporary expense account, . . .	17 69	interest returned, . . .	5 29
taxes and insurance, . . .	42 11	guaranty fund, . . .	597 42
Cash on hand Oct. 31, 1899, . .	27,629 04	surplus, . . .	666 37
	\$277,650 10	taxes and insurance, . .	541 90
		Cash on hand Oct. 31, 1900, . .	32,829 47
			\$277,650 10

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$178,175 00	5.00 per cent.	\$15,600 00	6.60 per cent.	\$19,925 00	5.00 per cent.
2,600 00	5.25 "	6,700 00	6.90 "	6,300 00	6.00 "
5,900 00	6.00 "	2,350 00	7.20 "	1,900 00	6.30 "
99,575 00	6.30 "	300 00	7.50 "		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	5	\$198 60	133	\$26,413 80	Dues capital, as per gen-	
Nov., 1889, .	6	186 53	63	11,751 39	eral ledger, . . .	\$326,454 00
May, 1890, .	7	174 83	72	12,587 76	Profits capital, as per	
Nov., 1890, .	8	163 48	103	16,838 44	general ledger, . . .	69,327 25
May, 1891, .	9	152 55	121	18,458 55	Unpaid dues, . . .	4,975 00
Nov., 1891, .	10	141 98	169	23,994 62	Suspense profits, . . .	1 53
May, 1892, .	11	131 78	226	29,782 28		
Nov., 1892, .	12	121 87	150	18,280 50		
May, 1893, .	13	112 27	106	11,900 62		
Nov., 1893, .	14	103 11	179	18,456 69		
May, 1894, .	15	94 18	260	24,486 80		
Nov., 1894, .	16	85 54	203	17,364 62		
May, 1895, .	17	77 17	293	22,610 81		
Nov., 1895, .	18	69 05	339	23,407 95		
May, 1896, .	19	61 20	372	22,766 40		
Nov., 1896, .	20	53 60	303	16,240 80		
May, 1897, .	21	46 15	494	22,798 10		
Nov., 1897, .	22	39 03	347	13,543 41		
May, 1898, .	23	32 07	527	16,900 89		
Nov., 1898, .	24	25 31	459	11,617 29		
May, 1899, .	25	18 73	338	6,330 74		
Nov., 1899, .	26	12 33	822	10,135 26		
May, 1900, .	27	6 09	634	3,861 06		
Dues paid in advance, . . .				229 00		
Total,				\$400,757 78	Total,	\$400,757 78

Number of shares issued during the year, 1,545
 Number of shares now in force, 6,713
 Number of shares now borrowed upon, 1,672
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 979
 Number of shares forfeited during the year, 91
 Number of shares retired during the year, 141
 Number of shares matured during the year, 238
 Highest rate of premium or interest received on money sold during the year :
 5 per cent.
 Lowest rate of premium or interest received on money sold during the year :
 5 per cent.
 Rate of profits distributed : 1st term, 2½ per cent.; 2d term, 2½ per cent.

Number of members withdrawn during the year,	91
Present number of members,	827
Present number of borrowers,	265
Present number of non-borrowers,	562
Number of loans secured by first mortgage of real estate,	202
Number of loans on shares,	125
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,970 09
Date of examination by commissioner: January 31.	

MANSFIELD CO-OPERATIVE BANK — MANSFIELD.

Incorporated March 10, 1883. Commenced business March 21, 1883.

DAVID E. HARDING, *President.*

ALFRED B. DAY, *Secretary and Treasurer.*

Names of security committee :

SAMUEL C. LOVELL, WILLIAM C. WINTER,
JAMES A. WHEELER.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$202,950 00	Dues capital, . . .	\$190,895 00
Loans on shares, . . .	14,143 00	Profits capital (all series), . .	42,478 29
Permanent expense account, .	332 25	Guaranty fund, . . .	1,430 53
Real estate by foreclosure, .	4,103 72	Surplus, . . .	1,228 66
Unpaid interest, . . .	1,584 63		
Unpaid premiums, . . .	30 28		
Unpaid fines, . . .	52 94		
Cash in hands of treasurer, .	12,835 66		
	\$236,032 48		\$236,032 48

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$46,743 00	For real estate loans, . . .	\$45,550 00
interest, . . .	13,558 17	share loans, . . .	9,900 00
premiums, . . .	302 99	dues capital withdrawn, . .	17,732 00
fines, . . .	182 53	dues capital forfeited, . .	428 00
transfer fees, . . .	4 05	dues capital matured, . .	23,472 00
real estate loans repaid, . .	40,300 00	profits capital withdrawn, . .	2,943 10
real estate loans elimi- nated by foreclosure, . .	4,200 00	profits capital forfeited, . .	46 12
real estate loans elimi- nated by maturity of shares, . . .	3,600 00	profits capital matured, . .	9,202 22
share loans repaid, . .	9,985 00	temporary expenses, . .	839 42
withdrawal profits, . .	293 74	permanent expenses, . .	51 25
forfeiture profits, . .	4 57	forfeited shares, . .	469 55
forfeited shares, . .	469 55	interest on matured shares, . . .	750 34
real estate by foreclos- ure, . . .	1,709 81	real estate by foreclosure, .	4,165 10
Cash on hand Oct. 31, 1899, .	7,058 97	guaranty fund, . . .	27 62
	\$128,412 38	Cash on hand Oct. 31, 1900, .	12,835 66
			\$128,412 38

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$199,850 00 1,500 00	6.12 per cent. 6.36 "	\$1,600 00	6.48 per cent.	\$14,143 00	6.48 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	13	\$193 94	107	\$20,751 58	Dues capital, as per gen-	
Nov., 1889, .	14	182 52	83	15,149 16	eral ledger, . . .	\$190,895 00
May, 1890, .	15	171 43	101	17,314 43	Profits capital, as per	
May, 1891, .	17	150 28	93	13,976 04	general ledger, . . .	42,478 29
Nov., 1891, .	18	140 14	95	13,313 30	Unpaid dues, . . .	2,310 00
May, 1892, .	19	130 31	94	12,249 14		
Nov., 1892, .	20	120 77	85	10,265 45		
May, 1893, .	21	111 52	165	18,400 80		
Nov., 1893, .	22	102 54	97	9,946 38		
May, 1894, .	23	93 83	226	21,205 58		
Nov., 1894, .	24	85 36	117	9,987 12		
May, 1895, .	25	77 10	129	9,945 90		
Nov., 1895, .	26	69 08	33	2,279 64		
May, 1896, .	27	61 26	61	3,736 86		
Nov., 1896, .	28	53 68	150	8,052 00		
May, 1897, .	29	46 29	271	12,544 59		
Nov., 1897, .	30	39 12	98	3,833 76		
May, 1898, .	31	32 14	385	12,373 90		
Nov., 1898, .	32	25 36	120	3,043 20		
May, 1899, .	33	18 76	456	8,554 56		
Nov., 1899, .	34	12 34	441	5,441 94		
May, 1900, .	35	6 09	544	3,312 96		
Dues paid in advance, . . .				5 00		
Total,				\$235,683 29	Total,	\$235,683 29

Number of shares issued during the year, 1,061

Number of shares now in force, 3,951

Number of shares now borrowed upon, 1,651

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 491

Number of shares forfeited during the year, 22

Number of shares matured during the year, 163

Highest rate of premium or interest received on money sold during the year :
6 12-100 per cent.Lowest rate of premium or interest received on money sold during the year :
6 12-100 per cent.Rate of profits distributed : first term, $2\frac{3}{4}$ per cent. ; second term, $2\frac{3}{4}$ per cent.

Number of members withdrawn during the year, 60

Present number of members, 566

Present number of borrowers, 215

Present number of non-borrowers, 351

Number of loans secured by first mortgage of real estate, 188

Number of loans on shares, 174

Largest loan to any one member, \$5,000 00

Smallest loan to any one member, 10 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 899 42

Date of examination by commissioner : February 13.

MARBLEHEAD CO-OPERATIVE BANK—MARBLEHEAD.

Incorporated May 5, 1886. Commenced business May 6, 1886.

JOHN LANCY, *President.*

BENJAMIN COLE, Jr., *Secretary and Treasurer.*

Names of security committee :

JOHN LANCY,

FRANKLIN MILLETT,

HENRY O. SYMONDS.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$64,150 00	Dues capital,	\$66,041 00
Loans on shares,	2,920 00	Profits capital (all series), . .	12,878 31
Permanent expense account, .	100 00	Guaranty fund,	729 64
Real estate by foreclosure, . .	11,808 92	Surplus,	2,229 93
Unpaid interest,	730 50	Forfeited share account, . . .	25 11
Unpaid premiums,	40 40	Personal accounts,	124 47
Unpaid fines,	133 84		
Bonds of city of Beverly, Mass., 4s,	2,063 53		
Taxes paid,	66 40		
Cash in hands of treasurer, . .	14 87		
	\$82,028 46		\$82,028 46

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$16,869 00	For real estate loans,	\$7,400 00
interest,	4,092 36	share loans,	10,010 00
premiums,	216 05	dues capital withdrawn, . . .	5,431 00
fines,	258 67	dues capital retired,	9,032 00
transfer fees,	1 00	dues capital matured,	4,382 00
real estate loans repaid, . . .	7,150 00	profits capital withdrawn, . .	882 59
real estate loans eliminated by maturity of shares,	5,200 00	profits capital retired,	2,163 27
share loans repaid,	7,490 00	profits capital matured,	1,821 44
withdrawal profits,	192 58	temporary expenses,	414 54
real estate by foreclosure, . .	645 00	interest on retired shares, . .	16 94
taxes paid,	77 71	real estate by foreclosure, . .	609 32
interest,	5 78	taxes,	93 68
Cash on hand Oct. 31, 1899, . .	73 50	Cash on hand Oct. 31, 1900, . .	14 87
	\$42,271 65		\$42,271 65

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$61,900 00	6.30 per cent.	\$2,250 00	6.60 per cent.	\$2,000 00 920 00	5.00 per cent. 6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	7	\$195 28	1	\$195 28	Dues capital, as per gen- eral ledger, . . . Profits capital, as per general ledger, . . . Unpaid dues, . . .	\$66,041 00 12,878 31 967 00
Nov., 1889, .	8	183 74	11	2,021 14		
May, 1890, .	9	172 55	21	3,623 55		
Nov., 1890, .	10	161 67	13	2,101 71		
May, 1891, .	11	151 13	21	3,173 73		
Nov., 1891, .	12	140 90	37	5,213 30		
May, 1892, .	13	130 97	33	4,322 01		
Nov., 1892, .	14	121 33	52	6,309 16		
May, 1893, .	15	111 96	31	3,470 76		
Nov., 1893, .	16	102 87	45	4,629 15		
May, 1894, .	17	94 04	35	3,291 40		
Nov., 1894, .	18	85 46	59	5,042 14		
May, 1895, .	19	77 13	97	7,481 61		
Nov., 1895, .	20	69 06	34	2,348 04		
May, 1896, .	21	61 21	93	5,692 53		
Nov., 1896, .	22	53 59	84	4,501 56		
May, 1897, .	23	46 20	83	3,834 60		
Nov., 1897, .	24	39 02	108	4,214 16		
May, 1898, .	25	32 05	90	2,884 50		
Nov., 1898, .	26	25 28	52	1,314 56		
May, 1899, .	27	18 72	110	2,059 20		
Nov., 1899, .	28	12 33	83	1,023 39		
May, 1900, .	29	6 09	187	1,138 83		
Total,				\$79,886 31	Total,	\$79,886 31

Number of shares issued during the year, 281
Number of shares now in force, 1,380
Number of shares now borrowed upon, 377
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 132
Number of shares retired during the year, 107
Number of shares matured during the year, 31
Highest rate of premium or interest received on money sold during the year:
5 cents premium.
Lowest rate of premium or interest received on money sold during the year:
5 cents premium.
Rate of profits distributed : first term, 2½ per cent. ; second term, 2½ per cent.
Number of members withdrawn during the year, 40
Present number of members, 309
Present number of borrowers, 60
Present number of non-borrowers, 249
Number of loans secured by first mortgage of real estate, 67
Number of loans on shares, 6
Largest loan to any one member, \$3,600 00
Smallest loan to any one member, 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, 414 54
Date of examination by commissioner : August 29.

MARLBOROUGH CO-OPERATIVE BANK—MARLBOROUGH.

Incorporated April 16, 1890. Commenced business May 1, 1890.

CHARLES F. ROBINSON, *President.*

C. B. RUSSELL, *Secretary and Treasurer.*

Names of security committee :

JOHN S. FAY,

W. H. HILL,

M. J. BUCKLEY,

E. O. BRIGHAM,

J. E. WARREN.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$108,750 00	Dues capital,	\$111,616 00
Loans on shares,	8,940 00	Profits capital (all series), . .	18,587 94
Temporary expense account,	297 36	Interest,	3,088 93
Real estate by foreclosure, . .	5,734 39	Premiums,	27 51
Unpaid interest,	531 76	Fines,	168 39
Unpaid premiums,	5 08	Transfer fees,	25
Unpaid fines,	80 48	Withdrawal profits,	57 77
Furniture and fixtures,	150 00	Forfeiture profits,	3 99
Real estate expense,	47 68	Guaranty fund,	1,004 32
Tax account,	182 87	Surplus,	1,224 04
Cash in hands of treasurer, . .	11,207 02	Rents,	147 50
	\$135,926 64		\$135,926 64

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$26,371 00	For real estate loans,	\$21,550 00
interest,	6,486 37	share loans,	15,760 00
premiums,	72 39	dues capital withdrawn, . . .	6,546 00
fines,	386 83	dues capital forfeited, . . .	224 00
transfer fees,	1 75	dues capital retired,	24,716 00
real estate loans repaid,	21,550 00	profits capital withdrawn, . .	949 88
real estate loans eliminated by foreclosure, . .	1,400 00	profits capital forfeited, . .	20 02
share loans repaid,	15,200 00	profits capital retired, . . .	5,282 46
withdrawal profits,	189 95	temporary expenses,	555 96
forfeiture profits,	3 99	forfeited shares,	192 20
forfeited shares,	192 20	real estate expense,	67 74
rents,	239 00	tax account,	182 87
tax account,	46 85	Cash on hand Oct. 31, 1900, .	11,207 02
town notes,	5,000 00		
Cash on hand Oct. 31, 1899, . .	10,113 82		
	\$87,254 15		\$87,254 15

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$92,250 00	5.00 per cent.	\$15,900 00	6.30 per cent.	\$8,390 00	5.00 per cent.
250 00	5.25 “	150 00	7.75 “	50 00	5.25 “
200 00	6.00 “			310 00	6.30 “
				60 00	7.20 “
				100 00	7.50 “
				30 00	7.75 “

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1890, .	1.	\$166 62	71	\$11,830 02	Dues capital, as per gen-	
Nov., 1890, .	2	156 16	45	7,027 20	eral ledger, . . .	\$111,616 00
May, 1891, .	3	146 00	42	6,132 00	Profits capital, as per	
Nov., 1891, .	4	136 13	55	7,487 15	general ledger, . .	18,587 94
May, 1892, .	5	126 55	66	8,352 30	Unpaid dues, . . .	1,002 00
Nov., 1892, .	6	117 25	14	1,641 50		
May, 1893, .	7	108 24	96	10,391 04		
Nov., 1893, .	8	99 47	38	3,779 86		
May, 1894, .	9	90 95	130	11,823 50		
Nov., 1894, .	10	82 70	132	10,916 40		
May, 1895, .	11	74 67	118	8,811 06		
Nov., 1895, .	12	66 90	144	9,633 60		
May, 1896, .	13	59 34	108	6,408 72		
Nov., 1896, .	14	51 99	113	5,874 87		
May, 1897, .	15	44 86	114	5,114 04		
Nov., 1897, .	16	37 95	108	4,098 60		
May, 1898, .	17	31 23	91	2,841 93		
Nov., 1898, .	18	24 69	103	2,543 07		
May, 1899, .	19	18 31	180	3,295 80		
Nov., 1899, .	20	12 08	166	2,005 28		
May, 1900, .	21	6 00	187	1,122 00		
Dues paid in advance, . . .				76 00		
Total,				\$131,205 94	Total,	\$131,205 94

Number of shares issued during the year, 367
Number of shares now in force, 2,121
Number of shares now borrowed upon, 745
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 179
Number of shares forfeited during the year, 7
Number of shares retired during the year, 333
Highest rate of premium or interest received on money sold during the year :
5 per cent.
Lowest rate of premium or interest received on money sold during the year :
5 per cent.
Rate of profits distributed : first term, 2½ per cent. ; second term, 2¼ per cent.

Number of members withdrawn during the year,	47	
Present number of members,	356	
Present number of borrowers,	131	
Present number of non-borrowers,	225	
Number of loans secured by first mortgage of real estate,	112	
Number of loans on shares,	61	
Largest loan to any one member,		\$4,600 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,		555 96
Date of examination by commissioner : February 20.		

MECHANICS' CO-OPERATIVE BANK—TAUNTON.

Incorporated Sept. 14, 1877. Commenced business Sept. 17, 1877.

WILLIAM H. LEWIS, *President.* EDWARD S. HERSEY, *Secretary and Treasurer.*

Names of security committee :

CYRUS SAVAGE, J. J. GREEN, Jr.,
WILLIAM H. PLEADWELL.

Regular meetings the first Monday after the fifteenth of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$422,275 00	Dues capital, . . .	\$355,532 00
Loans on shares, . . .	11,745 00	Profits capital (all series), . .	67,458 66
Temporary expense account,	586 31	Interest, . . .	6,341 58
Real estate by foreclosure, .	5,172 38	Premiums, . . .	329 20
Unpaid interest, . . .	5,299 54	Fines, . . .	19 43
Unpaid premiums, . . .	396 94	Guaranty fund, . . .	2,144 88
Unpaid fines, . . .	783 57	Surplus, . . .	3,254 30
Unpaid dues, . . .	7,786 00	Forfeited share account, . .	15 98
Cash in hands of treasurer, .	4,766 24	Advance payments, . . .	3,626 19
		Matured share account, . .	20,088 76
	\$458,810 98		\$458,810 98

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$104,425 00	For real estate loans, . . .	\$101,050 00
interest, . . .	20,489 46	share loans, . . .	18,250 00
premiums, . . .	1,005 39	dues capital withdrawn, . .	53,213 00
finer, . . .	54 00	dues capital forfeited, . .	438 00
real estate loans repaid, . .	89,275 00	dues capital retired, . .	39,289 00
real estate loans eliminated by foreclosure, . .	2,800 00	dues capital matured, . .	26,180 00
real estate loans eliminated by maturity of shares, . . .	2,200 00	profits capital withdrawn, . .	9,701 05
share loans repaid, . .	22,475 00	profits capital forfeited, . .	36 80
forfeited shares, . . .	474 80	profits capital retired, . .	11,183 93
real estate by foreclosure, . .	1,897 93	profits capital matured, . .	11,330 02
matured share account, . .	38,424 02	temporary expenses, . .	1,704 85
advance payments, . .	12,200 13	forfeited shares, . . .	474 80
suspense account, . .	6,640 02	real estate by foreclosure, . .	3,136 08
unpaid dues, . . .	9,990 00	matured share account, . .	21,286 40
Cash on hand Oct. 31, 1899, .	4,772 60	advance payments, . .	13,322 37
		interest on retired and matured shares, . . .	1,760 81
		Cash on hand Oct. 31, 1900, .	4,766 24
	\$317,123 35		\$317,123 35

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$422,275 00	6.30 per cent.	-	-	\$11,745 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	16	\$190 75	91	\$17,358 25	Dues capital, as per gen-	
Jan., 1890, .	17	179 26	127	22,766 02	eral ledger, . . .	\$355,532 00
July, 1890, .	18	168 12	123	20,678 76	Profits capital, as per	
Jan., 1891, .	19	157 38	166	26,125 08	general ledger, . .	67,458 66
July, 1891, .	20	146 93	183	26,888 19		
Jan., 1892, .	21	136 81	34	4,651 54		
July, 1892, .	22	126 99	366	46,478 34		
Jan., 1893, .	23	117 45	75	8,808 75		
July, 1893, .	24	108 19	220	23,801 80		
Jan., 1894, .	25	99 25	204	20,247 00		
July, 1894, .	26	90 57	131	11,864 67		
Jan., 1895, .	27	82 13	410	33,673 30		
July, 1895, .	28	73 93	155	11,459 15		
Jan., 1896, .	29	65 97	295	19,461 15		
July, 1896, .	30	58 24	143	8,328 32		
Jan., 1897, .	31	50 74	238	12,076 12		
July, 1897, .	32	43 46	257	11,169 22		
Jan., 1898, .	33	36 39	883	32,132 37		
July, 1898, .	34	29 52	240	7,084 80		
Jan., 1899, .	35	22 85	361	8,248 85		
July, 1899, .	36	16 38	1,436	23,521 68		
Jan., 1900, .	37	10 10	2,093	21,139 30		
July, 1900, .	38	4 00	1,257	5,028 00		
Total,				\$422,990 66	Total,	\$422,990 66

Number of shares issued during the year, 3,605
 Number of shares now in force, 9,488
 Number of shares now borrowed upon, 2,552
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 1,101
 Number of shares forfeited during the year, 14
 Number of shares retired during the year, 379
 Number of shares matured during the year, 187
 Highest rate of premium or interest received on money sold during the year:
 6 3-10 per cent.
 Lowest rate of premium or interest received on money sold during the year:
 6 3-10 per cent.
 Rate of profits distributed: first term, 3 per cent.; second term, 3 per cent.
 Number of members withdrawn during the year, 110
 Present number of members, 1,420
 Present number of borrowers, 387
 Present number of non-borrowers, 1,033
 Number of loans secured by first mortgage of real estate, 327
 Number of loans on shares, 60
 Largest loan to any one member, \$4,500 00
 Smallest loan to any one member, 50 00
 Amount of expenses of the corporation for the year ending Oct. 31, 1900, 1,704 85
 Date of examination by commissioner: May 1.

MEDFORD CO-OPERATIVE BANK—MEDFORD.

Incorporated June 21, 1886. Commenced business July 7, 1886.

DANA I. MCINTIRE, *President.* JAMES S. STURTEVANT, *Secretary and Treasurer.*

Names of security committee:

CHARLES S. TAYLOR, JOHN A. SULLIVAN,
LEWIS H. LOVERING, JOSEPH E. OBER,
WALTER F. CUSHING.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$304,900 00	Dues capital, . . .	\$294,471 00
Loans on shares, . . .	20,850 00	Profits capital (all series), .	62,741 77
Permanent expense account, .	200 00	Guaranty fund, . . .	2,131 55
Real estate by foreclosure, . .	3,058 48	Surplus, . . .	2,619 18
Unpaid interest, . . .	884 61	Personal account, . . .	75 00
Unpaid premiums, . . .	28 75		
Unpaid fines, . . .	102 05		
Cash in hands of treasurer, .	32,014 61		
	\$362,038 50		\$362,038 50

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$75,687 00	For real estate loans, . . .	\$60,600 00
interest,	17,151 11	share loans,	9,100 00
premiums,	253 50	dues capital withdrawn,	22,847 00
finer,	440 35	dues capital forfeited, .	408 00
transfer fees,	3 25	dues capital retired, . .	15,245 00
real estate loans repaid,	28,800 00	dues capital matured, . .	14,076 00
real estate loans elimi-		profits capital withdrawn,	3,910 81
nated by foreclosure,	2,400 00	profits capital forfeited, .	58 56
real estate loans elimi-		profits capital retired, . .	2,986 66
nated by maturity of		profits capital matured,	6,720 36
shares,	9,900 00	temporary expenses, . .	1,311 79
share loans repaid, . .	12,350 00	taxes and repairs on real	
withdrawal profits, . .	978 39	estate,	209 35
forfeiture profits, . . .	14 64	Cash on hand Oct. 31, 1900, .	32,014 61
personal account, . . .	75 00		
rent,	20 00		
surplus,	1 24		
Cash on hand Oct. 31, 1899, .	21,413 66		
	\$169,488 14		\$169,488 14

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$285,300 00	5.00 per cent.	\$8,300 00	6.60 per cent.	\$13,200 00	5.00 per cent.
11,300 00	6.30 “			6,950 00	6.30 “
				700 00	6.60 “

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	7	\$202 27	63	\$12,743 01	Dues capital, as per gen-	
Nov., 1889, .	8	190 14	55	10,457 70	eral ledger,	\$294,471 00
May, 1890, .	9	178 26	26	4,634 76	Profits capital, as per	
Nov., 1890, .	10	166 79	123	20,515 17	general ledger, . . .	62,741 77
May, 1891, .	11	155 61	128	19,918 08	Unpaid dues,	1,277 00
Nov., 1891, .	12	144 83	119	17,234 77		
May, 1892, .	13	134 40	121	16,262 40		
Nov., 1892, .	14	124 21	110	13,663 10		
May, 1893, .	15	114 55	141	16,151 55		
Nov., 1893, .	16	105 11	156	16,397 16		
May, 1894, .	17	95 95	242	23,219 90		
Nov., 1894, .	18	87 09	176	15,327 84		
May, 1895, .	19	78 60	245	19,257 00		
Nov., 1895, .	20	70 26	285	20,024 10		
May, 1896, .	21	62 06	475	29,478 50		
Nov., 1896, .	22	54 27	295	16,009 65		
May, 1897, .	23	46 70	495	23,116 50		
Nov., 1897, .	24	39 39	490	19,301 10		
May, 1898, .	25	32 31	376	12,148 56		
Nov., 1898, .	26	25 45	457	11,630 65		
May, 1899, .	27	18 81	478	8,991 18		
Nov., 1899, .	28	12 37	627	7,755 99		
May, 1900, .	29	6 10	671	4,093 10		
Dues paid in advance,				158 00		
Total,				\$358,489 77	Total,	\$358,489 77

Number of shares issued during the year, 1,325
 Number of shares now in force, 6,354
 Number of shares now borrowed upon, 2,251
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 590
 Number of shares forfeited during the year, 12
 Number of shares retired during the year, 234
 Number of shares matured during the year, 102
 Highest rate of premium or interest received on money sold during the year :
 5 per cent.
 Lowest rate of premium or interest received on money sold during the year :
 5 per cent.
 Rate of profits distributed : first term, 2 $\frac{3}{4}$ per cent. ; second term, 2 $\frac{3}{4}$ per cent.

Number of members withdrawn during the year,	78
Present number of members,	645
Present number of borrowers,	197
Present number of non-borrowers,	448
Number of loans secured by first mortgage of real estate,	176
Number of loans on shares,	93
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,311 79
Date of examination by commissioner: May 8.	

MELROSE CO-OPERATIVE BANK—MELROSE.

Incorporated April 4, 1890. Commenced business April 20, 1890.

LEVI S. GOULD, *President.*

CHARLES G. SCHAEDEL, *Secretary.*

JOHN P. DEERING, *Treasurer.*

Names of security committee :

FRANK R. UPHAM,

STEPHEN A. LOVEJOY,

JOHN P. DEERING.

Regular meetings the first Friday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$31,950 00	Dues capital, . . .	\$36,556 00
Loans on shares, . . .	2,500 00	Profits capital (all series), . .	5,771 90
Permanent expense account, .	69 66	Withdrawal profits, . . .	5 85
Temporary expense account, .	15 00	Guaranty fund, . . .	300 64
Real estate by foreclosure, .	8,156 03	Surplus, . . .	375 47
Unpaid interest, . . .	55 00	Forfeited share account, .	10 30
Unpaid premiums, . . .	13 60		
Unpaid fines, . . .	17 25		
Cash in hands of treasurer, .	243 62		
	\$43,020 16		\$43,020 16

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$8,896 00	For real estate loans, . . .	\$5,200 00
interest, . . .	1,829 76	share loans, . . .	500 00
premiums, . . .	64 50	dues capital withdrawn, .	7,164 00
fines, . . .	53 16	dues capital retired, .	2,475 00
transfer fees, . . .	75	profits capital withdrawn, .	1,334 43
real estate loans repaid, .	2,200 00	profits capital retired, .	593 80
share loans repaid, .	4,060 00	temporary expenses, .	195 12
withdrawal profits, .	52 53	interest on retired shares, .	37 40
real estate by foreclos- ure, . . .	667 26	real estate by foreclosure, .	464 73
Cash on hand Oct. 31, 1899, .	384 14	Cash on hand Oct. 31, 1900, .	243 62
	\$18,208 10		\$1,208 10

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,300 00	5.00 per cent.	\$1,600 00	6.60 per cent.	\$1,900 00	5.00 per cent.
3,150 00	5.50 "	1,500 00	6.90 "	600 00	6.00 "
13,800 00	6.00 "	1,400 00	7.80 "		
1,200 00	6.30 "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1890, .	1	\$160 52	20	\$3,210 40	Dues capital, as per gen-	
July, 1890, .	2	155 76	10	1,557 60	eral ledger, . . .	\$36,556 00
Oct., 1890, .	3	151 04	20	3,020 80	Profits capital, as per	
Jan., 1891, .	4	146 41	28	4,099 48	general ledger, . .	5,771 90
April, 1891, .	5	141 83	1	141 83	Unpaid dues, . . .	293 00
July, 1891, .	6	137 28	5	686 40		
Oct., 1891, .	7	132 79	5	663 95		
April, 1892, .	9	124 02	6	744 12		
July, 1892, .	10	119 73	5	598 65		
Oct., 1892, .	11	115 48	5	577 40		
Jan., 1893, .	12	111 32	8	890 56		
April, 1893, .	13	107 16	20	2,143 20		
July, 1893, .	14	103 06	32	3,297 92		
Oct., 1893, .	15	99 01	12	1,188 12		
Jan., 1894, .	16	95 04	10	950 40		
April, 1894, .	17	91 11	2	182 22		
Jan., 1895, .	20	79 57	7	556 99		
April, 1895, .	21	75 78	37	2,803 86		
Oct., 1895, .	22	68 33	34	2,323 22		
April, 1896, .	23	61 07	35	2,137 45		
Oct., 1896, .	24	53 92	42	2,264 64		
April, 1897, .	25	46 92	49	2,299 08		
Oct., 1897, .	26	39 91	24	957 84		
April, 1898, .	27	33 01	24	792 24		
Oct., 1898, .	28	26 29	41	1,077 89		
April, 1899, .	29	19 73	118	2,328 14		
Oct., 1899, .	30	13 33	57	759 81		
April, 1900, .	31	7 09	41	290 69		
Oct., 1900, .	32	1 00	67	67 00		
Dues paid in advance, . . .				9 00		
Total,				\$42,620 90	Total,	\$42,620 90

Number of shares issued during the year, 125
Number of shares now in force, 765
Number of shares now borrowed upon, 215
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 125
Number of shares retired during the year, 20
Highest rate of premium or interest received on money sold during the year :
5½ per cent.

Lowest rate of premium or interest received on money sold during the year :
5 per cent.

Rate of profits distributed : first term, $2\frac{1}{2}$ per cent. ; second term, $2\frac{1}{2}$ per cent.

Number of members withdrawn during the year,	15
Present number of members,	114
Present number of borrowers,	29
Present number of non-borrowers,	85
Number of loans secured by first mortgage of real estate,	23
Number of loans on shares,	6
Largest loan to any one member,	\$3,000 00
Smallest loan to any one member,	200 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	195 12
Date of examination by commissioner : March 17.	

MERCHANTS' CO-OPERATIVE BANK—BOSTON.

Incorporated Dec. 21, 1881. Commenced business February, 1882.

EDWARD W. HOWE, *President.* ALBERT E. DUFFILL, *Secretary and Treasurer.*

Names of security committee :

GEORGE T. BOSSON, JOHN BUTLAND,
 THOMAS SWODKINS, ALBERT S. PARSONS,
 FRANK M. PERRY.

Regular meetings the second Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$1,049,306 72	Dues capital,	\$975,243 00
Loans on shares, . . .	64,690 00	Profits capital (all series), .	138,229 65
Temporary expense account, .	1,763 01	Interest,	19,509 83
Real estate by foreclosure, .	15,939 21	Premiums,	271 87
Personal accounts, . . .	489 71	Fines,	620 83
Cash in hands of treasurer, .	19,188 06	Transfer fees,	11 25
		Withdrawal profits, . . .	1,352 31
		Guaranty fund,	8,713 50
		Surplus,	7,093 08
		Forfeited share account, .	245 86
		Suspense account, . . .	79 44
		Profit and loss,	2 40
		Personal accounts, . . .	3 69
	\$1,151,376 71		\$1,151,376 71

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$284,121 00	For real estate loans, . .	\$180,350 00
interest,	61,417 76	share loans,	66,710 00
premiums,	1,065 34	dues capital withdrawn, .	111,149 00
finer,	2,945 41	dues capital forfeited, .	4,356 00
transfer fees,	26 50	dues capital retired, .	162,085 00
real estate loans repaid, .	132,165 25	dues capital matured, .	2,898 00
real estate loans elimi- nated by foreclosure, .	27,950 00	profits capital withdrawn, .	18,502 59
real estate loans elimi- nated by maturity of shares,	4,200 00	profits capital forfeited, .	664 67
share loans repaid, . . .	54,410 00	profits capital retired, .	35,839 83
withdrawal profits, . . .	2,433 32	profits capital matured, .	1,351 77
forfeiture profits, . . .	152 96	temporary expenses, . .	5,157 49
forfeited shares, . . .	4,989 45	forfeited shares,	4,989 45
real estate by foreclos- ure,	47,572 71	interest on retired shares, .	1,715 96
expense account,	44 05	real estate by foreclosure, .	42,973 33
suspense account, . . .	240 30	finer returned,	8 12
profit and loss account, .	7 10	suspense account,	233 44
insurance,	1,714 25	surplus account,	1,525 70
taxes,	175 43	guaranty fund,	2,263 79
Cash on hand Oct. 31, 1899, .	38,124 51	insurance,	1,714 25
		taxes,	78 89
		Cash on hand Oct. 31, 1900, .	19,188 06
	\$663,755 34		\$663,755 34

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$718,957 22	5.00 per cent.	\$184,600 00	6.30 per cent.	\$47,140 00	5.00 per cent.
110,060 00	5.25 "	8,600 00	6.60 "	14,660 00	5.25 "
11,900 00	5.50 "	1,350 00	6.90 "	1,440 00	5.50 "
2,200 00	5 75 "	1,000 00	7.50 "	100 00	5.75 "
9,639 50	6.00 "	1,000 00	8.10 "	1,250 00	6.00 "
				100 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1889, .	16	\$194 89	105	\$20,463 45	Dues capital, as per gen-	
Dec., 1889, .	17	182 86	75	13,714 50	eral ledger, . . .	\$975,243 00
June, 1890, .	18	171 20	86	14,723 20	Profits capital, as per	
Dec., 1890, .	19	159 97	109	17,436 73	general ledger, . . .	138,229 65
June, 1891, .	20	149 13	157	23,413 41	Unpaid dues, . . .	9,021 00
Dec., 1891, .	21	138 65	132	18,301 80		
June, 1892, .	22	128 50	236	30,326 00		
Dec., 1892, .	23	118 67	463	54,944 21		
June, 1893, .	24	109 22	320	34,950 40		
Dec., 1893, .	25	100 07	820	82,057 40		
June, 1894, .	26	91 25	702	64,057 50		
Dec., 1894, .	27	82 72	735	60,799 20		
June, 1895, .	28	74 46	1,122	83,544 12		
Dec., 1895, .	29	66 49	1,303	86,636 47		
June, 1896, .	30	58 79	1,675	98,473 25		
Dec., 1896, .	31	51 34	1,744	89,536 96		
June, 1897, .	32	44 12	2,042	90,093 04		
Dec., 1897, .	33	37 11	2,482	92,107 02		
June, 1898, .	34	30 33	1,545	46,859 85		
Dec., 1898, .	35	23 74	2,064	48,999 36		
June, 1899, .	36	17 33	1,410	24,435 30		
Dec., 1899, .	37	11 09	1,572	17,433 48		
June, 1900, .	38	5 00	1,631	8,155 00		
Dues paid in advance, . . .				1,032 00		
Total,				\$1,122,493 65	Total,	\$1,122,493 65

Number of shares issued during the year, 3,718
 Number of shares now in force, 22,530
 Number of shares now borrowed upon, 6,961
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 2,933
 Number of shares forfeited during the year, 174
 Number of shares retired during the year, 2,110
 Number of shares matured during the year, 21
 Highest rate of premium or interest received on money sold during the year:
 5 $\frac{3}{4}$ per cent.
 Lowest rate of premium or interest received on money sold during the year:
 5 per cent.
 Rate of profits distributed: first term, 2 $\frac{1}{2}$ per cent.; second term, 2 $\frac{1}{2}$ per cent.

Number of members withdrawn during the year,	350
Present number of members,	2,440
Present number of borrowers,	687
Present number of non-borrowers,	1,753
Number of loans secured by first mortgage of real estate,	498
Number of loans on shares,	289
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	5,113 44
Date of examination by commissioner : September 24.	

MERRIMACK CO-OPERATIVE BANK—LAWRENCE.

Incorporated April 2, 1892. Commenced business April 28, 1892.

J. J. MAHONEY, *President.*

C. J. CORCORAN, *Secretary.*

C. A. MCCARTHY, *Treasurer.*

Names of security committee:

M. J. SULLIVAN,

H. J. McQUEENEY.

Regular meetings the first Friday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$42,000 00	Dues capital, . . .	\$41,406 00
Loans on shares, . . .	2,080 00	Profits capital (all series), . .	7,899 22
Permanent expense account, .	319 29	Guaranty fund, . . .	537 10
Unpaid interest, . . .	401 46	Surplus, . . .	1,844 38
Unpaid premiums, . . .	5 55	Forfeited share account, .	1,142 72
Unpaid fines, . . .	82 44		
Cash in hands of treasurer, .	7,940 68		
	\$52,829 42		\$52,829 42

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$11,559 00	For real estate loans, . . .	\$7,600 00
interest, . . .	2,617 32	share loans, . . .	1,905 00
premiums, . . .	92 33	dues capital withdrawn, . .	5,121 00
fines, . . .	104 90	dues capital forfeited, . .	500 00
real estate loans repaid, .	7,700 00	dues capital retired, . .	450 00
share loans repaid, . .	1,635 00	profits capital withdrawn, .	778 18
withdrawal profits, . .	194 49	profits capital forfeited, .	38 00
forfeiture profits, . .	9 50	profits capital retired, . .	116 55
forfeited shares, . .	118 00	permanent expenses, . .	78 50
Cash on hand Oct. 31, 1899, .	510 97	forfeited shares, . .	13 60
	\$24,541 51	Cash on hand Oct. 31, 1900, .	7,940 68
			\$24,541 51

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,400 00	6.00 per cent.	\$21,600 00	6.30 per cent.	\$1,580 00 500 00	6.00 per cent. 6.30 “

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1892, .	1	\$132 60	135	\$17,901 00	Dues capital, as per gen-	
May, 1893, .	3	113 43	28	3,176 04	eral ledger, . . .	\$41,406 00
Nov., 1893, .	4	104 22	10	1,042 20	Profits capital, as per	
May, 1894, .	5	95 27	24	2,286 48	general ledger, . .	7,899 22
Nov., 1894, .	6	86 57	21	1,817 97	Unpaid dues, . . .	645 00
Nov., 1895, .	8	69 93	16	1,118 88		
May, 1896, .	9	61 97	82	5,081 54		
Nov., 1896, .	10	54 24	66	3,579 84		
May, 1897, .	11	46 74	82	3,832 68		
Nov., 1897, .	12	39 46	49	1,933 54		
May, 1898, .	13	32 39	55	1,781 45		
Nov., 1898, .	14	25 52	66	1,684 32		
May, 1899, .	15	18 85	142	2,676 70		
Nov., 1899, .	16	12 38	121	1,497 98		
May, 1900, .	17	6 10	86	524 60		
Dues paid in advance, . . .				15 00		
Total,				\$49,950 22	Total,	\$49,950 22

Number of shares issued during the year,	224
Number of shares now in force,	983
Number of shares now borrowed upon,	294
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	171
Number of shares retired during the year,	5
Highest rate of premium or interest received on money sold during the year : 6 3-10 per cent.	
Lowest rate of premium or interest received on money sold during the year : 6 per cent.	
Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.	
Number of members withdrawn during the year,	15
Present number of members,	110
Present number of borrowers,	41
Present number of non-borrowers,	69
Number of loans secured by first mortgage of real estate,	43
Number of loans on shares,	18
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, .	73 85
Date of examination by commissioner : March 15.	

MIDDLEBOROUGH CO-OPERATIVE BANK—MIDDLEBOROUGH.

Incorporated May 1, 1889. Commenced business May 21, 1889.

W. H. SOUTHWORTH, *President.*

JOSEPH E. BEALS, *Secretary and Treasurer.*

Names of security committee :

WARREN H. SOUTHWORTH, HENRY W. SEARS,
CORNELIUS H. LEONARD.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$168,731 05	Dues capital,	\$145,743 00
Loans on shares,	1,150 00	Profits capital (all series), . .	31,408 99
Unpaid interest,	289 00	Interest,	199 25
Unpaid premiums,	7 72	Guaranty fund,	715 00
Unpaid fines,	37 09	Surplus,	2,357 23
Furniture and fixtures, . .	70 00		
Mortgage,	3,203 74		
Cash in hands of treasurer, .	6,934 87		
	\$180,423 47		\$180,423 47

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$37,916 00	For real estate loans, . . .	\$57,031 05
interest,	10,768 76	share loans,	850 00
premiums,	117 25	dues capital withdrawn, . .	22,801 00
fines,	293 46	dues capital retired, . . .	5,588 00
transfer fees,	2 75	profits capital withdrawn, .	4,735 36
real estate loans repaid, . .	37,950 00	profits capital retired, . .	1,973 00
share loans repaid,	1,800 00	temporary expenses, . . .	648 37
withdrawal profits,	160 89	interest on retired shares, .	149 00
real estate by foreclosure, .	1,027 00	real estate by foreclosure, .	53 63
mortgage,	46 26	Cash on hand Oct. 31, 1900,	6,934 87
temporary expense account,	13 49		
Cash on hand Oct. 31, 1899, .	10,668 47		
	\$100,764 33		\$100,764 33

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$164,631 05	6.00 per cent.	\$4,100 00	6.30 per cent.	\$1,100 00 50 00	6.00 per cent. 6.30 “

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	1	\$198 30	32	\$6,345 60	Dues capital, as per gen- eral ledger, . . .	\$145,743 00
Nov., 1889, .	2	186 60	26	4,851 60	Profits capital, as per general ledger, . . .	31,408 99
May, 1890, .	3	175 24	52	9,112 48	Unpaid dues, . . .	552 00
Nov., 1890, .	4	164 21	59	9,688 39		
May, 1891, .	5	153 51	52	7,982 52		
Nov., 1891, .	6	143 09	58	8,299 22		
May, 1892, .	7	132 96	107	14,226 72		
Nov., 1892, .	8	123 15	61	7,512 15		
May, 1893, .	9	113 62	78	8,862 36		
Nov., 1893, .	10	104 37	34	3,548 58		
May, 1894, .	11	95 40	84	8,013 60		
Nov., 1894, .	12	86 68	148	12,828 64		
May, 1895, .	13	78 21	94	7,351 74		
Nov., 1895, .	14	69 98	157	10,986 86		
May, 1896, .	15	62 01	117	7,255 17		
Nov., 1896, .	16	54 27	193	10,474 11		
May, 1897, .	17	46 75	199	9,303 25		
Nov., 1897, .	18	39 46	166	6,550 36		
May, 1898, .	19	32 39	266	8,615 74		
Nov., 1898, .	20	25 52	175	4,466 00		
May, 1899, .	21	18 85	270	5,089 50		
Nov., 1899, .	22	12 38	300	3,714 00		
May, 1900, .	23	6 10	364	2,220 40		
Dues paid in advance, . . .				405 00		
Total,				\$177,703 99	Total,	\$177,703 99

Number of shares issued during the year, 675

Number of shares now in force, 3,092

Number of shares now borrowed upon, 905

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 455

Number of shares retired during the year, 45

Highest rate of premium or interest received on money sold during the year:
6 per cent.Lowest rate of premium or interest received on money sold during the year:
6 per cent.

Rate of profits distributed: first term, 3 per cent.; second term, 3 per cent.

Number of members withdrawn during the year, 49

Present number of members, 505

Present number of borrowers, 142

Present number of non-borrowers, 363

Number of loans secured by first mortgage of real estate, 164

Number of loans on shares, 10

Largest loan to any one member, \$5,000 00

Smallest loan to any one member, 50 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 634 88

Date of examination by commissioner: May 11.

MIDDLESEX CO-OPERATIVE BANK—LOWELL.

Incorporated Nov. 2, 1892. Commenced business Nov. 3, 1892.

JESSE H. SHEPARD, *President.* WILLIAM D. BROWN, *Secretary and Treasurer.*

Names of security committee :

WILLIAM M. SHERWELL, JOHN M. KINGSBURY,
GEORGE A. ROPER.

Regular meetings the last Friday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$130,225 00	Dues capital,	\$120,472 00
Loans on shares,	6,910 00	Profits capital (all series), .	20,088 55
Unpaid interest,	708 66	Guaranty fund,	296 72
Unpaid premiums,	30 25	Surplus,	1,343 67
Unpaid fines,	63 99		
Cash in hands of treasurer, .	4,263 04		
	\$142,200 94		\$142,200 94

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$38,422 00	For real estate loans, . . .	\$51,525 00
interest,	7,288 93	share loans,	6,475 00
premiums,	340 12	dues capital withdrawn, .	18,968 00
fines,	228 65	dues capital retired, . .	5,022 00
real estate loans repaid, .	22,200 00	profits capital withdrawn, .	2,609 58
share loans repaid, . . .	7,090 00	profits capital retired, . .	1,157 29
withdrawal profits, . . .	224 96	temporary expenses, . .	757 85
Cash on hand Oct. 31, 1899, .	14,983 10	Cash on hand Oct. 31, 1900, .	4,263 04
	\$90,777 76		\$90,777 76

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$87,075 00	5.00 per cent.	\$4,100 00	6.60 per cent.	\$3,860 00	5.00 per cent.
39,050 00	6.30 “			665 00	5.25 “
				30 00	5.50 “
				2,325 00	6 30 “
				30 00	7.20 “

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1892, .	1	\$123 38	138	\$17,026 44	Dues capital, as per gen-	
May, 1893, .	2	113 74	93	10,577 82	eral ledger, . . .	\$120,472 00
Nov., 1893, .	3	104 39	117	12,213 63	Profits capital, as per	
May, 1894, .	4	95 33	99	9,437 67	general ledger, . .	20,088 55
Nov., 1894, .	5	86 55	217	18,781 35	Unpaid dues, . . .	1,226 00
May, 1895, .	6	78 03	61	4,759 83		
Nov., 1895, .	7	69 79	178	12,422 62		
May, 1896, .	8	61 84	145	8,966 80		
Nov., 1896, .	9	54 09	134	7,248 06		
May, 1897, .	10	46 58	98	4,564 84		
Nov., 1897, .	11	39 30	247	9,707 10		
May, 1898, .	12	32 25	186	5,998 50		
Nov., 1898, .	13	25 41	212	5,386 92		
May, 1899, .	14	18 78	288	5,408 64		
Nov., 1899, .	15	12 34	451	5,565 34		
May, 1900, .	16	6 09	611	3,720 99		
Total,				\$141,786 55	Total,	\$141,786 55

Number of shares issued during the year, 1,198
Number of shares now in force, 3,275
Number of shares now borrowed upon, 943
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 694
Number of shares retired during the year, 63
Highest rate of premium or interest received on money sold during the year :
6 3-10 per cent.
Lowest rate of premium or interest received on money sold during the year :
5 per cent.
Rate of profits distributed : first term, 3 per cent. ; second term, 2½ per cent.
Number of members withdrawn during the year, 65
Present number of members, 368
Present number of borrowers, 119
Present number of non-borrowers, 249
Number of loans secured by first mortgage of real estate, 93
Number of loans on shares, 26
Largest loan to any one member, \$3,925 00
Smallest loan to any one member, 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, 837 85
Date of examination by commissioner : February 20, September 4.

MILFORD CO-OPERATIVE BANK—MILFORD.

Incorporated March 31, 1887. Commenced business April 1, 1887.

R. C. ELDRIDGE, *President.*

W. S. V. COOKE, *Secretary and Treasurer.*

Names of security committee :

CLINTON R. SCOTT,

LUCIUS E. HEATH,

CHESTER L. CLARK,

DANIEL J. CRONAN.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$214,240 00	Dues capital, . . .	\$195,783 00
Loans on shares, . . .	10,670 00	Profits capital (all series), . .	37,477 31
Temporary expense account, .	7 49	Interest, . . .	1,861 52
Real estate by foreclosure, . .	513 00	Fines, . . .	70 03
Unpaid interest, . . .	2,806 39	Transfer fees, . . .	2 00
Unpaid fines, . . .	224 70	Withdrawal profits, . . .	49 81
Cash in hands of treasurer, . .	9,581 13	Guaranty fund, . . .	1,575 00
		Surplus, . . .	1,224 04
	\$238,042 71		\$238,042 71

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$49,282 00	For real estate loans, . . .	\$49,175 00
interest, . . .	14,465 72	share loans, . . .	6,010 00
fines, . . .	361 98	dues capital withdrawn, . .	16,909 00
transfer fees, . . .	4 00	dues capital forfeited, . .	163 00
real estate loans repaid, . .	40,625 00	dues capital retired, . .	21,550 00
real estate loans elimi- nated by foreclosure, . .	1,300 00	dues capital matured, . .	4,653 00
real estate loans elimi- nated by maturity of shares, . . .	6,600 00	profits capital withdrawn, .	3,004 28
share loans repaid, . .	5,280 00	profits capital forfeited, .	28 28
withdrawal profits, . .	289 43	profits capital retired, . .	5,850 58
forfeiture profits, . .	4 01	profits capital matured, . .	2,045 34
real estate by foreclos- ure, . . .	875 33	temporary expenses, . .	674 95
taxes, . . .	106 39	real estate by foreclosure, taxes, . . .	1,388 33 106 39
Cash on hand Oct. 31, 1899, .	1,945 42	Cash on hand Oct. 31, 1900, .	9,581 13
	\$121,139 28		\$121,139 28

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$161,265 00	6 per cent.	\$4,300 00	6 $\frac{1}{2}$ per cent.	\$9,120 00	6 per cent.
9,600 00	6 $\frac{1}{8}$ "	2,725 00	6 $\frac{3}{4}$ "	1,550 00	6 $\frac{1}{4}$ "
15,000 00	6 $\frac{1}{4}$ "	400 00	6 $\frac{7}{8}$ "		
11,400 00	6 $\frac{3}{8}$ "	1,000 00	7 "		
8,250 00	6 $\frac{1}{2}$ "	300 00	7 $\frac{1}{8}$ "		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1889, .	5	\$198 98	13	\$2,586 74	Dues capital, as per gen-	
Oct., 1889, .	6	187 29	15	2,809 35	eral ledger, . .	\$195,783 00
April, 1890, .	7	175 94	7	1,231 58	Profits capital, as per	
Oct., 1890, .	8	164 92	6	989 52	general ledger, . .	37,477 31
April, 1891, .	9	154 22	35	5,397 70	Unpaid dues, . .	2,580 00
Oct., 1891, .	10	143 83	16	2,301 28		
April, 1892, .	11	133 75	161	21,533 75		
Oct., 1892, .	12	123 96	144	17,850 24		
April, 1893, .	13	114 46	149	17,054 54		
Oct., 1893, .	14	105 23	119	12,522 37		
April, 1894, .	15	96 27	238	22,912 26		
Oct., 1894, .	16	87 57	210	18,389 70		
April, 1895, .	17	79 13	222	17,566 86		
Oct., 1895, .	18	70 93	80	5,674 40		
April, 1896, .	19	62 97	167	10,515 99		
Oct., 1896, .	20	55 24	442	24,416 08		
April, 1897, .	21	47 74	450	21,483 00		
Oct., 1897, .	22	40 46	221	8,941 66		
April, 1898, .	23	33 39	215	7,178 85		
Oct., 1898, .	24	26 52	126	3,341 52		
April, 1899, .	25	19 85	132	2,620 20		
Oct., 1899, .	26	13 38	214	2,863 32		
April, 1900, .	27	7 10	684	4,856 40		
Oct., 1900, .	28	1 00	628	628 00		
Dues paid in advance, . . .				175 00		
Total,				\$235,840 31	Total,	\$235,840 31

Number of shares issued during the year, 1,395
 Number of shares now in force, 4,694
 Number of shares now borrowed upon, 1,484
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 347
 Number of shares forfeited during the year, 7
 Number of shares retired during the year, 244
 Number of shares matured during the year, 33
 Highest rate of premium or interest received on money sold during the year :
 7 $\frac{1}{2}$ per cent.
 Lowest rate of premium or interest received on money sold during the year :
 6 per cent.
 Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.

Number of members withdrawn during the year,	76	
Present number of members,	714	
Present number of borrowers,	235	
Present number of non-borrowers,	479	
Number of loans secured by first mortgage of real estate,	255	
Number of loans on shares,	55	
Largest loan to any one member,		\$5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,		674 95
Date of examination by commissioner : May 28.		

MT. WASHINGTON CO-OPERATIVE BANK—SOUTH BOSTON.

Incorporated June 20, 1893. Commenced business June 21, 1893.

THOMAS J. GIBLIN, *President.*

JOHN M. SHEA, *Secretary and Treasurer.*

Names of security committee :

ALFRED F. MACDONALD,

JOHN H. GIBLIN,

CHARLES P. MOONEY.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$89,950 00	Dues capital,	\$89,512 00
Loans on shares,	11,590 00	Profits capital (all series), .	10,103 57
Permanent expense account, .	100 00	Interest,	2,637 62
Temporary expense account, .	147 85	Premiums,	10 89
Unpaid interest,	241 34	Fines,	58 63
Unpaid premiums,	29	Withdrawal profits,	185 55
Unpaid fines,	40 78	Forfeiture profits,	27 40
Cash in hands of treasurer, .	2,044 97	Guaranty fund,	187 46
		Surplus,	1,249 22
		Forfeited share account, .	142 89
	\$104,115 23		\$104,115 23

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$30,996 00	For real estate loans,	\$34,100 00
interest,	5,246 49	share loans,	9,977 00
premiums,	26 75	dues capital withdrawn, . .	15,571 00
fines,	141 11	dues capital forfeited, . .	720 00
real estate loans repaid, . .	15,850 00	dues capital retired, . . .	1,761 00
share loans repaid,	8,000 00	profits capital withdrawn, .	1,594 55
withdrawal profits,	398 49	profits capital forfeited, . .	109 65
forfeiture profits,	27 40	profits capital retired, . .	379 96
forfeited shares,	120 89	temporary expenses, . . .	412 35
Cash on hand Oct. 31, 1899, .	5,957 15	forfeited shares,	93 80
		Cash on hand Oct. 31, 1900,	2,044 97
	\$66,764 28		\$66,764 28

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$40,600 00	5.00 per cent.	\$4,850 00	6.30 per cent.	\$5,060 00	5.00 per cent.
44,500 00	6.00 "			6,480 00	6.00 "
				50 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in force.	Total Value.		
June, 1893, .	1	\$107 95	161	\$17,379 95	Dues capital, as per gen-	
Dec., 1893, .	2	99 12	68	6,740 16	eral ledger, . . .	\$89,512 00
June, 1894, .	3	90 52	42	3,801 84	Profits capital, as per	
Dec., 1894, .	4	82 21	68	5,590 28	general ledger, . .	10,103 57
June, 1895, .	5	74 14	68	5,041 52	Unpaid dues, . . .	1,013 00
Oct., 1895, .	6	68 88	66	4,546 08		
April, 1896, .	7	61 17	240	14,680 80		
Oct., 1896, .	8	53 67	117	6,279 39		
April, 1897, .	9	46 41	142	6,590 22		
Oct., 1897, .	10	39 36	215	8,462 40		
May, 1898, .	11	31 38	106	3,326 28		
Nov., 1898, .	12	24 77	262	6,489 74		
May, 1899, .	13	18 34	238	4,364 92		
Nov., 1899, .	14	12 09	411	4,968 99		
May, 1900, .	15	6 00	382	2,292 00		
Dues paid in advance, . . .				74 00		
Total,				\$100,628 57	Total,	\$100,628 57

Number of shares issued during the year, 900

Number of shares now in force, 2,586

Number of shares now borrowed upon, 829

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 553

Number of shares forfeited during the year, 15

Number of shares retired during the year, 23

Highest rate of premium or interest received on money sold during the year :
5 per cent.Lowest rate of premium or interest received on money sold during the year :
5 per cent.Rate of profits distributed : first term, 2 $\frac{3}{4}$ per cent.; second term, 2 $\frac{1}{2}$ per cent.

Number of members withdrawn during the year, 45

Present number of members, 252

Present number of borrowers, 83

Present number of non-borrowers, 169

Number of loans secured by first mortgage of real estate, 46

Number of loans on shares, 75

Largest loan to any one member, \$4,600 00

Smallest loan to any one member, 23 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 442 35

Date of examination by commissioner : May 25.

NEEDHAM CO-OPERATIVE BANK—NEEDHAM.

Incorporated April 21, 1892. Commenced business May 9, 1892.

ALBERT E. MILLER, *President.*W. G. MOSELEY, *Secretary and Treasurer.*

Names of security committee :

E. G. POND,

HOWARD A. CROSSMAN,

F. G. CLEWS,

JOHN MOSELEY,

F. G. TUTTLE.

Regular meetings the first Monday after the first Friday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$30,700 00	Dues capital,	\$31,930 00
Loans on shares,	2,850 00	Profits capital (all series), . .	5,791 35
Cash in hands of treasurer, .	4,973 70	Guaranty fund,	112 00
		Surplus,	690 35
	\$38,523 70		\$38,523 70

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$10,003 00	For real estate loans,	\$11,600 00
interest,	1,976 45	share loans,	3,380 00
premiums,	105 40	dues capital withdrawn, . . .	3,182 00
finer,	16 40	profits capital withdrawn, . .	409 93
transfer fees,	1 00	temporary expenses,	73 06
real estate loans repaid, . . .	5,150 00	Cash on hand Oct. 31, 1900, .	4,973 70
share loans repaid,	4,390 00		
withdrawal profits,	72 28		
Cash on hand Oct. 31, 1899, .	1,904 16		
	\$23,618 69		\$23,618 69

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$30,100 00	6.30 per cent.	\$600 00	6.60 per cent.	\$2,850 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1892, .	1	\$132 75	70	\$9,292 50	Dues capital, as per gen-	
Nov., 1892, .	2	122 96	25	3,074 00	eral ledger, . . .	\$31,930 00
May, 1893, .	3	113 46	29	3,290 34	Profits capital, as per	
Nov., 1893, .	4	104 23	1	104 23	general ledger, . . .	5,791 35
May, 1894, .	5	95 27	7	666 89	Unpaid dues, . . .	129 00
Nov., 1894, .	6	86 57	31	2,683 67		
May, 1895, .	7	78 13	37	2,890 81		
Nov., 1895, .	8	69 93	10	699 30		
May, 1896, .	9	61 97	36	2,230 92		
May, 1897, .	11	46 74	96	4,487 04		
Nov., 1897, .	12	39 46	8	315 68		
May, 1898, .	13	32 39	49	1,587 11		
Nov., 1898, .	14	25 52	60	1,531 20		
May, 1899, .	15	18 85	130	2,450 50		
Nov., 1899, .	16	12 38	77	953 26		
May, 1900, .	17	6 10	259	1,579 90		
Dues paid in advance, . . .				13 00		
Total,				\$37,850 35	Total,	\$37,850 35

Number of shares issued during the year, 353

Number of shares now in force, 925

Number of shares now borrowed upon, 207

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 124

Highest rate of premium or interest received on money sold during the year :
6 3-10 per cent.

Lowest rate of premium or interest received on money sold during the year :
6 3-10 per cent.

Rate of profits distributed : 1st term, 3 per cent. ; 2d term, 3 per cent.

Number of members withdrawn during the year, 20

Present number of members, 140

Present number of borrowers, 31

Present number of non-borrowers, 109

Number of loans secured by first mortgage of real estate, 25

Number of loans on shares, 8

Largest loan to any one member, \$2,400 00

Smallest loan to any one member, 50 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 73 06

Date of examination by commissioner : January 8.

NEW BEDFORD CO-OPERATIVE BANK—NEW BEDFORD.

Incorporated July 11, 1881. Commenced business Aug. 19, 1881.

GEORGE R. STETSON, *President.*CHARLES R. PRICE, *Secretary.*EDGAR LORD, *Treasurer.*

Names of security committee :

BENJ. F. BROWNELL,

WILLIAM A. KIRBY,

LOT B. BATES.

Regular meetings the third Friday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$290,363 25	Dues capital, . . .	\$258,019 00
Loans on shares, . . .	16,885 00	Profits capital (all series), . .	55,954 09
Permanent expense account, .	200 00	Suspense account, . . .	2 00
Real estate by foreclosure, . .	4,269 02	Guaranty fund, . . .	5,280 25
Unpaid interest, . . .	1,797 41	Surplus, . . .	4,036 96
Unpaid fines, . . .	192 56	Forfeited share account, . .	128 46
Unpaid dues, . . .	2,609 00	Due on mortgage loans, . .	775 08
Personal accounts, . . .	1,853 69	Personal accounts, . . .	94 40
Cash in hands of treasurer, . .	6,495 07	Retired share account, . .	374 76
	\$324,665 00		\$324,665 00

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS		DISBURSEMENTS.	
From dues capital, . . .	\$62,296 00	For real estate loans, . . .	\$65,170 00
interest, . . .	17,141 17	share loans, . . .	15,310 00
finer, . . .	400 97	dues capital withdrawn, . .	26,583 00
transfer fees, . . .	75	dues capital forfeited, . .	579 00
real estate loans repaid, . .	42,370 00	dues capital retired, . .	18,267 00
real estate loans eliminated by foreclosure, . .	2,600 00	dues capital matured, . .	1,567 00
real estate loans eliminated by maturity of shares, . . .	1,800 00	profits capital withdrawn, . .	5,036 01
share loans repaid, . .	12,000 00	profits capital forfeited, . .	107 63
withdrawal profits, . .	401 23	profits capital retired, . .	6,771 10
forfeiture profits, . .	10 47	profits capital matured, . .	656 52
forfeited shares, . .	676 16	temporary expenses, . .	1,915 58
real estate by foreclosure, . .		forfeited shares, . .	681 34
personal accounts, . .	1,403 51	real estate by foreclosure, . .	2,926 39
uncompleted mortgage loans, . . .	4,914 64	personal accounts, . .	4,218 30
retired share account, . .	16,850 00	retired share account, . .	20,299 46
profit and loss, . .	20,674 22	interest on retired and matured shares, . .	495 80
suspense account, . .	7 10	uncompleted mortgage loans, . . .	16,572 91
Cash on hand Oct. 31, 1899, . .	24 00	Cash on hand Oct. 31, 1900, . .	6,495 07
	10,081 89		
	\$193,652 11		\$193,652 11

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$115,150 00	5.50 per cent.	\$4,400 00	6.54 per cent.	\$12,805 00	5.50 per cent.
1,250 00	5.75 "	5,100 00	6.60 "	470 00	5.75 "
118,630 00	6.06 "	3,375 00	6.66 "	2,630 00	6.06 "
16,775 00	6.12 "	383 25	6.72 "	740 00	6.12 "
3,500 00	6.18 "	300 00	6.78 "	80 00	6.24 "
3,775 00	6.24 "	1,200 00	7.02 "	100 00	6.36 "
9,325 00	6.30 "	500 00	7.08 "	60 00	6.54 "
1,025 00	6.36 "	550 00	7.14 "		
1,275 00	6.42 "	150 00	7.56 "		
3,700 00	6.48 "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	17	\$196 48	72	\$14,146 56	Dues capital, as per gen-	
Nov., 1889, .	18	184 80	90	16,632 00	eral ledger, . . .	\$258,019 00
May, 1890, .	19	173 48	112	19,429 76	Profits capital, as per	
Nov., 1890, .	20	162 53	110	17,878 30	general ledger, . . .	55,954 09
May, 1891, .	21	151 91	121	18,381 11		
Nov., 1891, .	22	141 62	109	15,436 58		
May, 1892, .	23	131 59	113	14,869 67		
Nov., 1892, .	24	121 90	101	12,311 90		
May, 1893, .	25	112 50	138	15,525 00		
Nov., 1893, .	26	103 34	191	19,737 94		
May, 1894, .	27	94 46	119	11,240 74		
Nov., 1894, .	28	85 85	175	15,023 75		
May, 1895, .	29	77 47	151	11,697 97		
Nov., 1895, .	30	69 35	197	13,661 95		
May, 1896, .	31	61 47	288	17,703 36		
Nov., 1896, .	32	53 81	341	18,349 21		
May, 1897, .	33	46 38	323	14,980 74		
Nov., 1897, .	34	39 18	236	9,246 48		
May, 1898, .	35	32 19	339	10,912 41		
Nov., 1898, .	36	25 38	299	7,588 62		
May, 1899, .	37	18 77	395	7,414 15		
Nov., 1899, .	38	12 34	657	8,107 38		
May, 1900, .	39	6 09	539	3,282 51		
Dues paid in advance, . . .				415 00		
Total,				\$313,973 09	Total,	\$313,973 09

Number of shares issued during the year,	1,293
Number of shares now in force,	5,216
Number of shares now borrowed upon,	2,033
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	666
Number of shares forfeited during the year,	13
Number of shares retired during the year,	141
Number of shares matured during the year,	11

Highest rate of premium or interest received on money sold during the year :
 $5\frac{1}{2}$ per cent.

Lowest rate of premium or interest received on money sold during the year :
 $5\frac{1}{2}$ per cent.

Rate of profits distributed : first term, $2\frac{3}{4}$ per cent. ; second term, $2\frac{1}{2}$ per cent.

Number of members withdrawn during the year, 90

Present number of members, 718

Present number of borrowers, 281

Present number of non-borrowers, 437

Number of loans secured by first mortgage of real estate, . . . 205

Number of loans on shares, 76

Largest loan to any one member, \$4,900 00

Smallest loan to any one member, 25 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, . 1,915 58

Date of examination by commissioner : July 18, 20.

NEWBURYPORT CO-OPERATIVE BANK—NEWBURY- PORT.

Incorporated March 15, 1888. Commenced business April 9, 1888.

W. HERBERT NOYES, *President*. GEORGE E. STICKNEY, *Secretary and Treasurer*.

Names of security committee :

LEONARD N. KENT, L. F. BARTON,
W. HERBERT NOYES.

Regular meetings the second Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$167,975 00	Dues capital,	\$146,091 00
Loans on shares,	1,575 00	Profits capital (all series), .	30,159 16
Permanent expense account, .	200 00	Interest,	806 24
Temporary expense account, .	431 21	Premiums,	47 50
Unpaid interest,	771 65	Fines,	20 84
Unpaid premiums,	37 75	Withdrawal profits,	27 24
Unpaid fines,	51 02	Guaranty fund,	1,436 33
Real estate,	210 68	Surplus,	2,066 56
Cash in hands of treasurer, .	9,402 56		
	\$180,654 87		\$180,654 87

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$39,287 00	For real estate loans, . . .	\$48,650 00
interest,	10,594 34	share loans,	1,150 00
premiums,	627 58	dues capital withdrawn, .	15,744 00
fines,	343 04	dues capital retired, . . .	14,205 00
transfer fees,	3 50	profits capital withdrawn, .	2,866 19
real estate loans repaid, .	37,900 00	profits capital retired, . .	5,881 21
share loans repaid,	1,925 00	temporary expenses, . . .	1,624 27
withdrawal profits,	277 40	Cash on hand Oct. 31, 1900, .	9,402 56
Cash on hand Oct. 31, 1899, .	8,565 37		
	\$99,523 23		\$99,523 23

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$158,075 00	6.30 per cent.	\$1,600 00	7.20 per cent.	\$1,575 00	6.30 per cent.
3,000 00	6.60 "	1,950 00	7.50 "		
1,550 00	6.90 "	1,800 00	7.80 "		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1889, .	4	\$186 87	30	\$5,606 10	Dues capital, as per gen-	
April, 1890, .	5	175 55	53	9,304 15	eral ledger, . . .	\$146,091 00
Oct., 1890, .	6	164 55	79	12,999 45	Profits capital, as per	
April, 1891, .	7	153 88	90	13,849 20	general ledger, . . .	30,159 16
Oct., 1891, .	8	143 51	49	7,031 99	Unpaid dues, . . .	1,154 00
April, 1892, .	9	133 46	82	10,943 72		
Oct., 1892, .	10	123 69	67	8,287 23		
April, 1893, .	11	114 21	66	7,537 86		
Oct., 1893, .	12	105 00	63	6,615 00		
April, 1894, .	13	96 07	92	8,838 44		
Oct., 1894, .	14	87 39	102	8,913 78		
April, 1895, .	15	78 97	135	10,660 95		
Oct., 1895, .	16	70 79	95	6,725 05		
April, 1896, .	17	62 85	150	9,427 50		
Oct., 1896, .	18	55 14	147	8,105 58		
April, 1897, .	19	47 65	129	6,146 85		
Oct., 1897, .	20	40 39	243	9,814 77		
April, 1898, .	21	33 33	187	6,232 71		
Oct., 1898, .	22	26 48	235	6,222 80		
April, 1899, .	23	19 83	233	4,620 39		
Oct., 1899, .	24	13 37	362	4,839 94		
April, 1900, .	25	7 10	627	4,451 70		
Oct., 1900, .	26	1 00	229	229 00		
Total,				\$177,404 16	Total,	\$177,404 16

Number of shares issued during the year, 1,006

Number of shares now in force, 3,545

Number of shares now borrowed upon, 904

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 391

Number of shares retired during the year, 107

Highest rate of premium or interest received on money sold during the year :

5 cents premium.

Lowest rate of premium or interest received on money sold during the year :

5 cents premium.

Rate of profits distributed : first term, 2½ per cent. ; second term, 3 per cent.

Number of members withdrawn during the year, 47

Present number of members, 499

Present number of borrowers, 132

Present number of non-borrowers, 367

Number of loans secured by first mortgage of real estate, 138

Number of loans on shares, 12

Largest loan to any one member, \$5,000 00

Smallest loan to any one member, 50 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 1,624 27

Date of examination by commissioner: April 5.

NEWTON CO-OPERATIVE BANK — NEWTONVILLE.

Incorporated June 14, 1888. Commenced business Sept. 4, 1888.

EDWIN W. GAY, *President.*

J. CHEEVER FULLER, *Secretary and Treasurer.*

Names of security committee :

J. W. FRENCH,

F. J. HALE,

T. B. FITZPATRICK,

G. F. SIMPSON,

W. M. FLANDERS.

Regular meetings the first Tuesday of each month.

BALANCE SHEET, OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$498,414 00	Dues capital, . . .	\$443,894 00
Loans on shares, . . .	11,250 00	Profits capital (all series), . .	67,341 43
Temporary expense account, . .	460 52	Interest, . . .	4,464 83
Real estate by foreclosure, . .	4,649 07	Premiums, . . .	132 01
Mortgage, . . .	4,800 00	Fines, . . .	129 83
Cash in hands of treasurer, . .	4,014 68	Withdrawal profits, . .	202 20
		Guaranty fund, . . .	4,500 00
		Surplus, . . .	2,923 92
	\$523,588 27		\$523,588 27

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$144,327 00	For real estate loans, . . .	\$182,300 00
interest, . . .	27,362 09	share loans, . . .	17,835 00
premiums, . . .	875 40	dues capital withdrawn, . .	81,272 00
finer, . . .	601 98	dues capital retired, . .	42,143 00
real estate loans repaid, . .	166,136 00	dues capital matured, . .	10,640 00
real estate loans eliminated by foreclosure, . .	8,250 00	profits capital withdrawn, . .	10,581 11
share loans repaid, . .	23,915 00	profits capital retired, . .	8,440 02
withdrawal profits, . .	1,300 14	profits capital matured, . .	4,420 92
real estate by foreclosure, . .	5,800 00	temporary expenses, . .	3,419 56
security committee, . .	60 00	real estate by foreclosure, . .	8,679 53
Cash on hand Oct. 31, 1899, . .	389 92	interest on retired and matured shares, . .	411 71
		security committee, . .	60 00
		mortgages, . . .	4,800 00
		Cash on hand Oct. 31, 1900, . .	4,014 68
	\$379,017 53		\$379,017 53

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$69,600 00	5.50 per cent.	\$20,800 00	6.60 per cent.	\$9,525 00	6.00 per cent.
98,600 00	5.70 "	3,100 00	6.90 "	1,725 00	6.30 "
135,814 00	6.00 "	2,000 00	7.50 "		
168,500 00	6.30 "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1889, .	2	\$197 28	63	\$12,428 64	Dues capital, as per gen-	
Sept., 1889, .	3	185 76	47	8,730 72	eral ledger, . . .	\$143,894 00
Mar., 1890, .	4	174 57	81	14,140 17	Profits capital, as per	
Sept., 1890, .	5	163 74	82	13,426 68	general ledger, . .	67,341 48
Mar., 1891, .	6	153 19	71	10,876 49	Unpaid dues, . . .	4,684 00
Sept., 1891, .	7	142 94	114	16,295 16		
Mar., 1892, .	8	133 01	159	21,148 59		
Sept., 1892, .	9	123 36	81	9,992 16		
Mar., 1893, .	10	113 99	159	18,124 41		
Sept., 1893, .	11	104 90	144	15,105 60		
Mar., 1894, .	12	96 08	194	18,639 52		
Sept., 1894, .	13	87 50	270	23,625 00		
Mar., 1895, .	14	79 19	403	31,913 57		
Sept., 1895, .	15	71 11	362	25,741 82		
Mar., 1896, .	16	63 26	854	54,024 04		
Sept., 1896, .	17	55 64	576	32,048 64		
Mar., 1897, .	18	48 26	788	38,028 88		
Sept., 1897, .	19	41 08	885	36,355 80		
Mar., 1898, .	20	34 11	997	34,007 67		
Sept., 1898, .	21	27 33	982	26,838 06		
Mar., 1899, .	22	20 74	1,117	23,166 58		
Sept., 1899, .	23	14 33	1,032	14,788 56		
Mar., 1900, .	24	8 09	1,608	13,008 72		
Sept., 1900, .	25	2 00	1,276	2,552 00		
Dues paid in advance, . . .				912 00		
Total,				\$515,919 48	Total,	\$515,919 48

Number of shares issued during the year, 3,543
Number of shares now in force, 12,345
Number of shares now borrowed upon, 2,915
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 2,839
Number of shares retired during the year, 565
Number of shares matured during the year, 76
Highest rate of premium or interest received on money sold during the year :
6 per cent.
Lowest rate of premium or interest received on money sold during the year :
5½ per cent.
Rate of profits distributed : 1st term, 2¾ per cent. ; 2d term, 2½ per cent.

Number of members withdrawn during the year,	162	
Present number of members,	1,280	
Present number of borrowers,	278	
Present number of non-borrowers,	1,002	
Number of loans secured by first mortgage of real estate,	244	
Number of loans on shares,	45	
Largest loan to any one member,		\$5,000 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,		3,419 56
Date of examination by commissioner: February 16.		

NORTH ABINGTON CO-OPERATIVE BANK—NORTH ABINGTON.

Incorporated March 23, 1888. Commenced business April 4, 1888.

WILLIAM E. LYON, *President.*

ERNEST W. CALKINS, *Secretary.*

EDWARD P. BOYNTON, *Treasurer.*

Names of security committee :

JOSEPH L. GREENWOOD,

ELIPHALET R. BATES.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$78,350 00	Dues capital,	\$68,617 00
Loans on shares,	2,800 00	Profits capital (all series), . .	15,086 43
Temporary expense account, . .	3 00	Interest,	465 18
Unpaid interest,	335 25	Premiums,	23 35
Unpaid premiums,	17 20	Fines,	20 60
Unpaid fines,	40 16	Withdrawal profits,	49 87
Cash in hands of secretary, . .	23 45	Guaranty fund,	397 00
Cash in hands of treasurer, . .	5,080 38	Surplus,	1,985 67
		Forfeited share account, . .	4 34
	\$86,649 44		\$86,649 44

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$19,429 00	For real estate loans,	\$21,600 00
interest,	4,963 57	share loans,	3,600 00
premiums,	253 15	dues capital withdrawn, . . .	7,670 00
fines,	200 16	dues capital forfeited, . . .	515 00
transfer fees,	1 00	dues capital retired,	973 00
real estate loans repaid, . . .	15,350 00	dues capital matured,	6,754 00
real estate loans elimi- nated by foreclosure,	1,000 00	profits capital withdrawn, . .	897 16
real estate loans elimi- nated by maturity of shares,	1,400 00	profits capital forfeited, . .	174 15
share loans repaid,	1,900 00	profits capital retired, . . .	356 38
withdrawal profits,	223 60	profits capital matured, . . .	2,975 04
forfeiture profits,	43 55	temporary expenses,	422 50
forfeited shares,	594 15	permanent expenses,	100 00
real estate by foreclos- ure,	1,020 00	forfeited shares,	595 73
temporary expense,	2 50	real estate by foreclosure, . .	1,020 00
Cash on hand Oct. 31, 1899, . .	6,376 11	Cash on hand Oct. 31, 1900, . .	5,103 83
	\$52,756 79		\$52,756 79

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$78,350 00	6.30 per cent.	-	-	\$2,800 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.	
April, 1889, .	3	\$198 98	33	\$6,566 34	Dues capital, as per gen-
Oct., 1889, .	4	187 29	31	5,805 99	eral ledger, . . .
April, 1890, .	5	175 94	19	3,342 86	Profits capital, as per
Oct., 1890, .	6	164 92	25	4,123 00	general ledger, . . .
April, 1891, .	7	154 22	45	6,939 90	Unpaid dues, . . .
Oct., 1891, .	8	143 83	5	719 15	
April, 1892, .	9	133 75	21	2,808 75	
Oct., 1892, .	10	123 96	55	6,817 80	
April, 1893, .	11	114 46	32	3,662 72	
Oct., 1893, .	12	105 23	3	315 69	
April, 1894, .	13	96 27	53	5,102 31	
Oct., 1894, .	14	87 57	29	2,539 53	
April, 1895, .	15	79 13	30	2,373 90	
Oct., 1895, .	16	70 93	44	3,120 92	
April, 1896, .	17	62 97	98	6,171 06	
Oct., 1896, .	18	55 24	23	1,270 52	
April, 1897, .	19	47 74	118	5,633 32	
Oct., 1897, .	20	40 46	86	3,479 56	
April, 1898, .	21	33 39	113	3,773 07	
Oct., 1898, .	22	26 52	46	1,219 92	
April, 1899, .	23	19 85	210	4,163 50	
Oct., 1899, .	24	13 38	124	1,659 12	
April, 1900, .	25	7 10	315	2,236 50	
Oct., 1900, .	26	1 00	256	256 00	
Dues paid in advance, . . .				27 00	
Total,				\$84,133 43	Total, \$84,133 43

Number of shares issued during the year, 646

Number of shares now in force, 1,814

Number of shares now borrowed upon, 448

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 291

Number of shares forfeited during the year, 5

Number of shares retired during the year, 8

Number of shares matured during the year, 48

Highest rate of premium or interest received on money sold during the year :

5 cents premium.

Lowest rate of premium or interest received on money sold during the year :

5 cents premium.

Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.

Number of members withdrawn during the year,	49
Present number of members,	319
Present number of borrowers,	87
Present number of non-borrowers,	232
Number of loans secured by first mortgage of real estate,	84
Number of loans on shares,	11
Largest loan to any one member,	\$2,800 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	520 00
Date of examination by commissioner: February 27.	

NORTHAMPTON CO-OPERATIVE BANK—NORTH-AMPTON.

Incorporated May 21, 1889. Commenced business May 24, 1889.

E. C. DAVIS, *President.*

H. R. GRAVES, *Secretary and Treasurer.*

Names of security committee:

C. S. CROUCH,

S. R. COOLEY,

L. L. CAMPBELL.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$264,800 00	Dues capital, . . .	\$234,097 00
Loans on shares, . . .	5,000 00	Profits capital (all series), . .	48,346 01
Permanent expense account, .	406 52	Guaranty fund, . . .	736 70
Real estate by foreclosure, . .	9,869 18	Surplus, . . .	1,771 82
Unpaid interest, . . .	1,689 75	Forfeited share account, . .	83 20
Unpaid premiums, . . .	49 23		
Unpaid fines, . . .	292 28		
Unpaid dues, . . .	2,169 00		
Cash in hands of treasurer, . .	758 77		
	<hr/>		<hr/>
	\$285,034 73		\$285,034 73

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$68,413 00	For real estate loans, . . .	\$112,450 00
interest, . . .	14,012 40	share loans, . . .	4,500 00
premiums, . . .	583 81	dues capital withdrawn, . .	20,461 00
finer, . . .	505 57	dues capital forfeited, . .	276 00
transfer fees, . . .	2 25	dues capital retired, . .	4,008 00
real estate loans repaid, . .	55,750 00	profits capital withdrawn, . .	2,869 79
real estate loans elimi- nated by foreclosure, . .	5,950 00	profits capital forfeited, . .	4 74
share loans repaid, . .	5,270 00	profits capital retired, . .	1,392 03
withdrawal profits, . .	148 70	temporary expenses, . .	963 08
forfeiture profits, . .	1 31	permanent expenses, . .	451 52
forfeited shares, . .	279 43	forfeited shares, . .	279 43
real estate by foreclos- ure, . . .	1,043 65	interest on retired shares, . .	67 37
Cash on hand Oct. 31, 1899, . .	2,840 37	real estate by foreclosure, . .	6,318 76
	<hr/>	Cash on hand Oct. 31, 1900, . .	758 77
	\$154,800 49		<hr/>
			\$154,800 49

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$97,800 00	6.00 per cent.	\$22,300 00	6.90 per cent.	\$4,800 00	6.00 per cent.
107,850 00	6.30 "	12,400 00	7.20 "	200 00	6.30 "
24,450 00	6.60 "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1889, .	1	\$196 23	63	\$12,362 49	Dues capital, as per gen-	
Dec., 1889, .	2	184 76	84	15,519 84	eral ledger,	\$231,928 00
June, 1890, .	3	173 51	59	10,237 09	Profits capital, as per	
Dec., 1890, .	4	162 56	77	12,517 12	general ledger, . . .	48,346 01
June, 1891, .	5	151 89	93	14,125 77	Unpaid dues,	2,169 00
Nov., 1891, .	6	142 95	109	15,581 55		
May, 1892, .	7	132 97	98	13,031 06		
Nov., 1892, .	8	123 13	128	15,760 64		
May, 1893, .	9	113 57	133	15,104 81		
Nov., 1893, .	10	104 33	59	6,155 47		
May, 1894, .	11	95 35	69	6,579 15		
Nov., 1894, .	12	86 63	172	14,900 36		
May, 1895, .	13	78 17	185	14,461 45		
Nov., 1895, .	14	69 95	230	16,088 50		
May, 1896, .	15	61 96	169	10,471 24		
Nov., 1896, .	16	54 23	172	9,327 56		
May, 1897, .	17	46 71	230	10,743 30		
Nov., 1897, .	18	39 44	371	14,632 24		
May, 1898, .	19	32 37	322	10,423 14		
Nov., 1898, .	20	25 50	601	15,325 50		
May, 1899, .	21	18 83	613	11,542 79		
Nov., 1899, .	22	12 37	752	9,302 24		
May, 1900, .	23	6 10	1,327	8,094 70		
Dues paid in advance,				155 00		
Total,				\$282,443 01	Total,	\$282,443 01

Number of shares issued during the year, 2,205
Number of shares now in force, 6,116
Number of shares now borrowed upon, 1,712
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 709
Number of shares forfeited during the year, 25
Number of shares retired during the year, 34
Highest rate of premium or interest received on money sold during the year :
25 cents premium.
Lowest rate of premium or interest received on money sold during the year :
6 per cent.
Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.

Number of members withdrawn during the year,	121
Present number of members,	784
Present number of borrowers,	236
Present number of non-borrowers,	548
Number of loans secured by first mortgage of real estate,	209
Number of loans on shares,	40
Largest loan to any one member,	\$4,400 00
Smallest loan to any one member,	10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,008 08
Date of examination by commissioner : June 14.	

NORTH DIGHTON CO-OPERATIVE BANK—NORTH DIGHTON.

Incorporated April 14, 1890. Commenced business April 21, 1890.

JOSEPH PHILBRICK, *President.*

NATHANIEL R. LINCOLN, *Secretary.*

EDWARD LINCOLN, *Treasurer.*

Names of security committee :

EDWARD ARMY,

E. E. LINCOLN,

OTIS N. WALKER.

Regular meetings the second Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$46,480 00	Dues capital,	\$39,695 00
Loans on shares,	870 00	Profits capital (all series), .	6,021 15
Temporary expense account, .	70 75	Interest,	1,391 60
Pass book account,	17 20	Premiums,	79 63
Cash in hands of treasurer, .	461 14	Fines,	29 22
		Transfer fees, }	
		Guaranty fund,	358 50
		Surplus,	323 99
	\$47,899 09		\$47,899 09

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$12,509 00	For real estate loans, . . .	\$9,450 00
interest,	2,933 03	share loans,	1,055 00
premiums,	149 18	dues capital withdrawn, .	3,703 00
finer,	78 13	dues capital retired, . .	11,608 00
transfer fees, }		profits capital withdrawn, .	456 85
real estate loans repaid, .	7,970 00	profits capital retired, .	4,081 20
real estate loans eliminated by foreclosure, .	1,400 00	temporary expenses, . .	124 15
share loans repaid,	1,035 00	forfeited shares,	65 73
notes receivable,	2,000 00	interest on retired shares, .	149 40
pass book account,	1 70	Cash on hand Oct. 31, 1900, .	461 14
Cash on hand Oct. 31, 1899, .	3,083 43		
	\$31,159 47		\$31,159 47

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$46,480 00	6.30 per cent.	-	-	\$870 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1890, .	1	\$169 96	32	\$5,438 72	Dues capital, as per gen- eral ledger, . . .	\$39,695 00
April, 1891, .	2	149 32	32	4,778 24	Profits capital, as per general ledger, . . .	6,021 15
April, 1892, .	3	129 63	32	4,148 16	Unpaid dues, . . .	167 00
April, 1893, .	4	111 00	19	2,109 00		
April, 1894, .	5	93 42	18	1,681 56		
April, 1895, .	6	76 84	90	6,915 60		
April, 1896, .	7	61 20	83	5,079 60		
April, 1897, .	8	46 44	99	4,597 56		
April, 1898, .	9	32 52	151	4,910 52		
April, 1899, .	10	19 39	221	4,285 19		
April, 1900, .	11	7 00	277	1,939 00		
Total,				\$45,883 15	Total,	\$45,883 15

Number of shares issued during the year, 294

Number of shares now in force, 1,054

Number of shares now borrowed upon, 307

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 122

Number of shares retired during the year, 95

Highest rate of premium or interest received on money sold during the year :
5 cents premium.

Lowest rate of premium or interest received on money sold during the year :
5 cents premium.

Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.

Number of members withdrawn during the year, 12

Present number of members, 161

Present number of borrowers, 53

Present number of non-borrowers, 108

Number of loans secured by first mortgage of real estate, 48

Number of loans on shares, 7

Largest loan to any one member, \$2,000 00

Smallest loan to any one member, 30 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 124 15

Date of examination by commissioner : July 2.

NORTH EASTON CO-OPERATIVE BANK—NORTH EASTON.

Incorporated April 23, 1889. Commenced business April 23, 1889.

L. B. CROCKETT, *President*. WILLIAM H. CLEMENTS, *Secretary and Treasurer*.

Names of security committee :

EDWARD R. HAYWARD, GEORGE H. DE WITT,
S. K. KELLEY.

Regular meetings the third Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$104,525 00	Dues capital,	\$89,210 00
Loans on shares,	1,025 00	Profits capital (all series), .	19,848 84
Permanent expense account, .	23 00	Interest,	661 58
Temporary expense account, .	23 00	Premiums,	32 99
Unpaid interest,	1,430 18	Fines,	46 05
Unpaid premiums,	68 45	Withdrawal profits,	17 05
Unpaid fines,	112 92	Guaranty fund,	1,355 80
Cash in hands of treasurer, .	5,668 27	Surplus,	1,688 17
		Forfeited share account, .	15 34
	\$112,875 82		\$112,875 82

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$22,437 00	For real estate loans, . . .	\$24,275 00
interest,	5,846 14	share loans,	1,897 00
premiums,	352 00	dues capital withdrawn, .	6,966 00
fines,	270 03	dues capital retired, . .	12,700 00
transfer fees,	50	dues capital matured, . .	690 00
real estate loans repaid, . .	21,150 00	profits capital withdrawn, .	1,436 57
real estate loans eliminated by maturity of shares,	900 00	profits capital retired, . .	3,556 14
share loans repaid,	4,547 00	profits capital matured, .	337 80
withdrawal profits,	75 15	temporary expenses, . . .	378 10
Cash on hand Oct. 31, 1899, .	2,725 23	permanent expenses, . .	48 09
		interest on retired shares, .	350 08
		Cash on hand Oct. 31, 1900, .	5,668 27
	\$58,303 05		\$58,303 05

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,550 00	6.00 per cent.	\$5,200 00	6.90 per cent.	\$1,025 00	6.30 per cent.
84,075 00	6.30 "	1,000 00	7.50 "		
5,800 00	6.60 "	900 00	8.10 "		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1889, .	2	\$194 02	8	\$1,552 16	Dues capital, as per gen- eral ledger, . . .	\$89,210 00
April, 1890, .	3	181 85	20	3,637 00	Profits capital, as per general ledger, . . .	19,848 84
April, 1891, .	5	158 58	36	5,708 88	Unpaid dues, . . .	1,715 00
Oct., 1891, .	6	147 54	39	5,754 06		
April, 1892, .	7	136 83	77	10,535 91		
Oct., 1892, .	8	126 55	72	9,111 60		
April, 1893, .	9	116 56	65	7,576 40		
Oct., 1893, .	10	106 91	65	6,949 15		
April, 1894, .	11	97 61	94	9,175 34		
Oct., 1894, .	12	88 59	103	9,124 77		
April, 1895, .	13	79 88	50	3,994 00		
Oct., 1895, .	14	71 50	57	4,075 50		
April, 1896, .	15	63 35	84	5,321 40		
Oct., 1896, .	16	55 51	107	5,939 57		
April, 1897, .	17	47 91	74	3,545 34		
Oct., 1897, .	18	40 56	85	3,447 60		
April, 1898, .	19	33 44	100	3,344 00		
Oct., 1898, .	20	26 55	118	3,132 90		
April, 1899, .	21	19 86	217	4,309 62		
Oct., 1899, .	22	13 38	193	2,582 34		
April, 1900, .	23	7 10	253	1,796 30		
Oct., 1900, .	24	1 00	91	91 00		
Dues paid in advance, . . .				69 00		
Total, . . .				\$110,773 84	Total, . . .	\$110,773 84

Number of shares issued during the year,	392
Number of shares now in force,	2,008
Number of shares now borrowed upon,	556
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	209
Number of shares retired during the year,	139
Number of shares matured during the year,	5
Highest rate of premium or interest received on money sold during the year: 5 cents premium.	
Lowest rate of premium or interest received on money sold during the year: 6 per cent.	
Rate of profits distributed: first term, 3 per cent.; second term, 3 per cent.	
Number of members withdrawn during the year,	21
Present number of members,	298
Present number of borrowers,	108
Present number of non-borrowers,	190
Number of loans secured by first mortgage of real estate,	120
Number of loans on shares,	7
Largest loan to any one member,	\$2,800 00
Smallest loan to any one member,	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	403 19
Date of examination by commissioner: May 15.	

NORWOOD CO-OPERATIVE BANK—NORWOOD.

Incorporated Sept. 20, 1889. Commenced business Oct. 1, 1889.

FRANCIS O. WINSLOW, *President.* IRVING S. FOGG, *Secretary and Treasurer.*

Names of security committee :

TYLER THAYER, GEORGE W. GAY,
EDMUND J. SHATTUCK.

Regular meetings the first Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$152,775 00	Dues capital,	\$141,570 00
Loans on shares,	3,480 00	Profits capital (all series), . .	25,796 38
Unpaid fines,	37 92	Interest,	198 96
Mortgage,	2,723 56	Premiums,	8 85
Cash in hands of treasurer, . .	12,563 01	Withdrawal profits,	85 84
		Guaranty fund,	578 00
		Surplus,	3,341 46
	\$171,579 49		\$171,579 49

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$42,182 00	For real estate loans,	\$33,750 00
interest,	9,011 92	share loans,	2,404 00
premiums,	444 95	dues capital withdrawn, . . .	12,645 00
fines,	201 46	dues capital forfeited, . . .	378 00
real estate loans repaid, . . .	10,390 00	dues capital retired,	9,496 00
share loans repaid,	1,553 00	profits capital withdrawn, . .	1,220 85
withdrawal profits,	303 43	profits capital forfeited, . .	87 36
forfeiture profits,	21 84	profits capital retired, . . .	3,106 90
personal account,	614 91	temporary expenses,	529 33
Cash on hand Oct. 31, 1899, . .	14,319 90	interest on retired shares, . .	125 45
		mortgage,	2,723 56
		interest repaid,	13 50
		premium repaid,	45
	\$79,043 41	Cash on hand Oct. 31, 1900, . .	12,563 01
			\$79,043 41

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount	Rate.	Amount.	Rate.	Amount.	Rate.
\$450 00	6.00 per cent.	\$152,325 00	6.30 per cent.	\$1,575 00	6.00 per cent.
				1,905 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1889, .	1	\$187 29	19	\$3,558 51	Dues capital, as per gen- eral ledger, . . .	\$141,570 00
April, 1890, .	2	175 94	33	5,806 02	Profits capital, as per general ledger, . . .	25,796 38
Oct., 1890, .	3	164 92	14	2,308 88	Unpaid dues, . . .	1,307 00
April, 1891, .	4	154 22	35	5,397 70		
Oct., 1891, .	5	143 83	66	9,492 78		
April, 1892, .	6	133 75	69	9,228 75		
Oct., 1892, .	7	123 96	80	9,916 80		
April, 1893, .	8	114 46	86	9,843 56		
Oct., 1893, .	9	105 23	71	7,471 33		
April, 1894, .	10	96 27	77	7,412 79		
Oct., 1894, .	11	87 57	75	6,567 75		
April, 1895, .	12	79 13	193	15,272 09		
Oct., 1895, .	13	70 93	71	5,036 03		
April, 1896, .	14	62 97	171	10,767 87		
Oct., 1896, .	15	55 24	116	6,407 84		
April, 1897, .	16	47 74	236	11,266 64		
Oct., 1897, .	17	40 46	260	10,519 60		
April, 1898, .	18	33 39	312	10,417 68		
Oct., 1898, .	19	26 52	187	4,959 24		
April, 1899, .	20	19 85	318	6,312 30		
Oct., 1899, .	21	13 38	479	6,409 02		
April, 1900, .	22	7 10	532	3,777 20		
Oct, 1900, .	23	1 00	332	332 00		
Dues paid in advance, . . .				191 00		
Total,				\$168,673 38	Total,	\$168,673 38

Number of shares issued during the year, 1,084

Number of shares now in force, 3,832

Number of shares now borrowed upon, 872

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 505

Number of shares forfeited during the year, 14

Number of shares retired during the year, 85

Highest rate of premium or interest received on money sold during the year :
6 3-10 per cent.Lowest rate of premium or interest received on money sold during the year :
6 per cent.

Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.

Number of members withdrawn during the year, 77

Present number of members, 593

Present number of borrowers, 142

Present number of non-borrowers, 451

Number of loans secured by first mortgage of real estate, 151

Number of loans on shares, 29

Largest loan to any one member, \$5,000 00

Smallest loan to any one member, 10 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 529 33

Date of examination by commissioner : October 9.

ORANGE CO-OPERATIVE BANK—ORANGE.

Incorporated Jan. 8, 1889. Commenced business Jan. 23, 1889.

FRANK S. EWING, *President.*ELISHA S. HALL, *Secretary and Treasurer.*

Names of security committee :

JOHN L. WILLIAMS,

ADELBERT W. BALLOU,

ZENAS W. LAMB.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$95,220 00	Dues capital,	\$87,527 00
Loans on shares,	3,885 00	Profits capital (all series), .	16,256 32
Permanent expense account, .	189 22	Interest,	1,972 57
Temporary expense account, .	1 39	Premiums,	1 25
Real estate by foreclosure, . .	2,677 56	Fines,	76 36
Cash in hands of treasurer, . .	4,955 70	Transfer fees,	75
		Withdrawal profits, . . .	146 40
		Guaranty fund,	416 80
		Surplus,	525 42
		Forfeited share account, .	6 00
	\$106,928 87		\$106,928 87

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$22,499 00	For real estate loans, . . .	\$20,350 00
interest,	5,809 66	share loans,	1,495 00
premiums,	4 30	dues capital withdrawn, .	10,047 00
finer,	211 89	dues capital forfeited, .	440 00
transfer fees,	1 00	dues capital retired, . .	5,961 00
real estate loans repaid, .	10,820 00	profits capital withdrawn, .	1,828 01
real estate loans eliminated by foreclosure, .	3,100 00	profits capital forfeited, .	110 00
share loans repaid, . . .	4,180 00	profits capital retired, .	2,095 09
withdrawal profits, . . .	343 44	temporary expenses, . .	258 69
real estate by foreclosure, . .	779 93	interest on retired shares, .	73 24
taxes repaid,	90 61	real estate by foreclosure, .	3,457 49
Cash on hand Oct. 31, 1899, .	3,231 39	Cash on hand Oct. 31, 1900, .	4,955 70
	\$51,071 22		\$51,071 22

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$94,490 00 630 00	6.00 per cent. 6.30 “	\$100 00	6.90 per cent.	\$3,885 00	6.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	2	\$189 05	5	\$945 25	Dues capital, as per gen- eral ledger, . . .	\$87,527 00
Jan., 1890, .	3	177 77	9	1,599 93	Profits capital, as per general ledger, . . .	16,256 32
July, 1890, .	4	166 84	24	4,004 16	Unpaid dues, . . .	77 00
Jan., 1891, .	5	156 22	55	8,592 10		
July, 1891, .	6	145 89	63	9,191 07		
Jan., 1892, .	7	135 89	54	7,338 06		
July, 1892, .	8	126 17	34	4,289 78		
Jan., 1893, .	9	116 73	59	6,887 07		
July, 1893, .	10	107 58	64	6,885 12		
Jan., 1894, .	11	98 69	35	3,454 15		
July, 1894, .	12	90 05	66	5,943 30		
Jan., 1895, .	13	81 66	58	4,736 28		
July, 1895, .	14	73 52	40	2,940 80		
Jan., 1896, .	15	65 61	124	8,135 64		
July, 1896, .	16	57 93	59	3,417 87		
Jan., 1897, .	17	50 49	105	5,301 45		
July, 1897, .	18	43 26	103	4,455 78		
Jan., 1898, .	19	36 23	125	4,528 75		
July, 1898, .	20	29 42	52	1,529 84		
Jan., 1899, .	21	22 80	117	2,667 60		
July, 1899, .	22	16 36	147	2,404 92		
Jan., 1900, .	23	10 10	294	2,969 40		
July, 1900, .	24	4 00	166	664 00		
Dues paid in advance, . . .				978 00		
Total,				\$103,860 32	Total,	\$103,860 32

Number of shares issued during the year, 560

Number of shares now in force, 1,858

Number of shares now borrowed upon, 627

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 296

Number of shares forfeited during the year, 16

Number of shares retired during the year, 48

Highest rate of premium or interest received on money sold during the year:
6 per cent.Lowest rate of premium or interest received on money sold during the year:
6 per cent.

Rate of profits distributed: first term, 2½ per cent.; second term, 3 per cent.

Number of members withdrawn during the year, 33

Present number of members, 276

Present number of borrowers, 117

Present number of non-borrowers, 159

Number of loans secured by first mortgage of real estate, 137

Number of loans on shares, 22

Largest loan to any one member, \$4,000 00

Smallest loan to any one member, 20 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 276 57

Date of examination by commissioner: January 24.

PEABODY CO-OPERATIVE BANK—PEABODY.

Incorporated May 28, 1888. Commenced business June 16, 1888.

P. H. O'CONOR, *President.*HARRY F. WALKER, *Secretary and Treasurer.*

Names of security committee :

S. S. LITTLEFIELD,

THOMAS H. JACKMAN,

CALVIN PIERCE.

Regular meetings the third Saturday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$236,985 00	Dues capital,	\$206,387 00
Loans on shares,	1,400 00	Profits capital (all series), . .	39,482 51
Temporary expense account, . .	404 79	Interest,	3,902 00
Real estate by foreclosure, . .	3,105 78	Premiums,	201 23
Mortgages,	5,600 00	Fines,	83 34
Cash in hands of treasurer, . .	6,970 63	Transfer fees,	1 00
		Withdrawal profits,	66 90
		Guaranty fund,	924 49
		Surplus,	3,417 73
	\$254,466 20		\$254,466 20

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$50,857 00	For real estate loans,	\$52,945 00
interest,	14,981 47	share loans,	1,700 00
premiums,	792 19	dues capital withdrawn,	38,299 00
finer,	380 51	dues capital forfeited,	1,217 00
transfer fees,	1 25	dues capital retired,	8,732 00
real estate loans repaid,	42,710 00	profits capital withdrawn,	7,654 89
real estate loans eliminated by foreclosure,	7,725 00	profits capital retired,	191 31
share loans repaid,	3,200 00	profits capital retired,	3,858 22
withdrawal profits,	152 83	temporary expenses,	1,381 78
forfeited shares,	892 39	forfeited shares,	892 39
real estate by foreclosure,	9,212 56	real estate by foreclosure,	7,852 09
Cash on hand Oct. 31, 1899, . .	3,644 85	interest on retired shares,	25 74
		mortgage,	2,800 00
		Cash on hand Oct. 31, 1900, . . .	6,970 63
	\$134,550 05		\$134,550 05

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$27,085 00	5.50 per cent.	\$12,400 00	6.60 per cent.	\$600 00	5.50 per cent.
196,900 00	6.30 "	600 00	6.90 "	800 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1889, .	3	\$191 56	59	\$11,302 04	Dues capital, as per gen- eral ledger, . . .	\$206,387 00
Dec., 1889, .	4	180 19	63	11,351 97	Profits capital, as per general ledger, . . .	39,482 51
June, 1890, .	5	169 13	90	15,221 70	Unpaid dues, . . .	2,908 00
Dec., 1890, .	6	158 41	76	12,039 16		
June, 1891, .	7	148 00	71	10,508 00		
Dec., 1891, .	8	137 90	42	5,791 80		
June, 1892, .	9	128 09	73	9,350 57		
Dec., 1892, .	10	118 55	81	9,602 55		
June, 1893, .	11	109 31	198	21,643 38		
Dec., 1893, .	12	100 32	148	14,847 36		
June, 1894, .	13	91 60	103	9,434 80		
Dec., 1894, .	14	83 14	105	8,729 70		
June, 1895, .	15	74 90	222	16,627 80		
Dec., 1895, .	16	66 95	262	17,540 90		
June, 1896, .	17	59 23	184	10,898 32		
Dec., 1896, .	18	51 73	188	9,725 24		
June, 1897, .	19	44 44	370	16,442 80		
Dec., 1897, .	20	37 38	393	14,690 34		
June, 1898, .	21	30 51	263	8,024 13		
Dec., 1898, .	22	23 85	119	2,838 15		
June, 1899, .	23	17 38	290	5,040 20		
Dec., 1899, .	24	11 10	336	3,729 60		
June, 1900, .	25	5 00	642	3,210 00		
Dues paid in advance, . . .				187 00		
Total,				\$248,777 51	Total,	\$248,777 51

Number of shares issued during the year, 1,028
Number of shares now in force, 4,378
Number of shares now borrowed upon, 1,274
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 741
Number of shares forfeited during the year, 26
Number of shares retired during the year, 71
Highest rate of premium or interest received on money sold during the year :
6 3-10 per cent.

Lowest rate of premium or interest received on money sold during the year :
5½ per cent.

Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.

Number of members withdrawn during the year, 78
Present number of members, 628
Present number of borrowers, 206
Present number of non-borrowers, 422
Number of loans secured by first mortgage of real estate, 232
Number of loans on shares, 6
Largest loan to any one member, \$4,000 00
Smallest loan to any one member, 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, 1,381 78
Date of examination by commissioner : March 1.

PEOPLE'S CO-OPERATIVE BANK—FALL RIVER.

Incorporated Feb. 18, 1882. Commenced business March 15, 1882.

MILTON REED, *President*.CHARLES H. DUFFEE, *Secretary and Treasurer*.

Names of security committee :

JOHN H. ESTES,

MICHAEL SWEENEY,

A. P. DAVOL,

CHARLES H. DUFFEE,

PATRICK KIERAN.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$214,350 00	Dues capital,	\$207,720 00
Loans on shares,	9,100 00	Profits capital (all series), . .	39,327 86
Real estate by foreclosure, . .	15,537 04	Guaranty fund,	1,503 00
Unpaid interest,	1,698 19	Surplus,	4,136 70
Unpaid premiums,	21 30	Forfeited share account, . .	35 86
Unpaid fines,	187 80		
Unpaid dues,	1,883 00		
Cash in hands of treasurer, . .	9,946 09		
	\$252,723 42		\$252,723 42

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$56,826 00	For real estate loans,	\$49,200 00
interest,	12,590 03	share loans,	5,000 00
premiums,	126 00	dues capital withdrawn, . .	43,363 00
fines,	363 59	dues capital retired, . . .	10,687 00
real estate loans repaid, . . .	51,050 00	dues capital matured, . . .	3,302 00
real estate loans eliminated by foreclosure, . . .	3,000 00	profits capital withdrawn, . .	6,560 24
share loans repaid,	6,650 00	profits capital retired, . .	3,541 32
real estate by foreclosure, . . .	1,475 04	profits capital matured, . .	1,323 19
profit and loss,	12 00	temporary expenses, . . .	1,063 75
Cash on hand Oct. 31, 1899, . .	6,625 21	real estate by foreclosure, . .	4,499 39
	\$138,717 87	interest on retired shares, . .	231 89
		Cash on hand Oct. 31, 1900, . .	9,946 09
			\$138,717 87

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$214,350 00	5.50 per cent.	-	-	\$7,000 00 2,100 00	5.50 per cent. 6.00 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	16	\$194 63	20	\$3,892 60	Dues capital, as per gen-	
Nov., 1889, .	17	183 16	38	6,960 08	eral ledger,	\$205,837 00
May, 1890, .	18	171 88	114	19,594 32	Profits capital, as per	
Nov., 1890, .	19	161 00	73	11,753 00	general ledger, . . .	39,327 86
May, 1891, .	20	150 52	75	11,289 00	Unpaid dues,	1,883 00
Nov., 1891, .	21	140 30	50	7,015 00		
May, 1892, .	22	130 42	96	12,520 32		
Nov., 1892, .	23	120 80	38	4,590 40		
May, 1893, .	24	111 51	127	14,161 77		
Nov., 1893, .	25	102 46	152	15,573 92		
May, 1894, .	26	93 67	71	6,650 57		
Nov., 1894, .	27	85 17	172	14,649 24		
May, 1895, .	28	76 88	362	27,830 56		
Nov., 1895, .	29	68 83	190	13,077 70		
May, 1896, .	30	61 04	177	10,804 08		
Nov., 1896, .	31	53 47	180	9,624 60		
May, 1897, .	32	46 10	237	10,925 70		
Nov., 1897, .	33	38 95	264	10,282 80		
May, 1898, .	34	32 01	272	8,706 72		
Nov., 1898, .	35	25 29	296	7,485 84		
May, 1899, .	36	18 73	427	7,997 71		
Nov., 1899, .	37	12 33	525	6,473 25		
May, 1900, .	38	6 09	852	5,188 68		
Total,				\$247,047 86	Total,	\$247,047 86

Number of shares issued during the year, 1,457
 Number of shares now in force, 4,808
 Number of shares now borrowed upon, 1,341
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 1,121
 Number of shares retired during the year, 88
 Number of shares matured during the year, 28
 Highest rate of premium or interest received on money sold during the year:
 6 per cent.
 Lowest rate of premium or interest received on money sold during the year:
 5½ per cent.
 Rate of profits distributed: first term, 2½ per cent.; second term, 2½ per cent.
 Number of members withdrawn during the year, 120
 Present number of members, 569
 Present number of borrowers, 133
 Present number of non-borrowers, 436
 Number of loans secured by first mortgage of real estate, 103
 Number of loans on shares, 30
 Largest loan to any one member, \$5,000 00
 Smallest loan to any one member, 50 00
 Amount of expenses of the corporation for the year ending Oct. 31, 1900, 1,063 75
 Date of examination by commissioner: September 6.

PIONEER CO-OPERATIVE BANK — BOSTON.

Incorporated July 26, 1877. Commenced business Aug. 6, 1877.

GAMALIEL BRADFORD, *President.* DANIEL ELDREDGE, *Secretary and Treasurer.*

Names of security committee :

HENRY P. OAKMAN, ELBRIDGE K. NEWHALL,
WALTER H. ROBERTS, JOHN K. FELLOWS,
JOHN C. COOK.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$227,050 00	Dues capital, . . .	\$238,997 00
Loans on shares, . . .	8,300 00	Profits capital (all series), . .	44,228 21
Temporary expense account, . .	275 00	Interest, . . .	1,374 74
Real estate by foreclosure, . .	24,553 18	Premiums, . . .	29 60
Unpaid interest, . . .	1,274 86	Fines, . . .	47 90
Unpaid premiums, . . .	14 10	Transfer fees, . . .	75
Unpaid fines, . . .	127 74	Withdrawal profits, . . .	20 81
Mortgages, . . .	22,738 87	Guaranty fund, . . .	4,200 00
Cash in hands of treasurer, . .	10,745 77	Surplus, . . .	5,387 07
		Forfeited share account, . .	109 06
		Retired share account, . .	684 38
	\$295,079 52		\$295,079 52

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$65,916 00	For real estate loans, . . .	\$50,500 00
interest, . . .	14,204 29	share loans, . . .	9,000 00
premiums, . . .	465 15	dues capital withdrawn, . .	20,018 00
fines, . . .	601 24	dues capital forfeited, . .	411 00
transfer fees, . . .	6 50	dues capital retired, . .	37,990 00
real estate loans repaid, . .	41,850 00	dues capital matured, . .	7,144 00
real estate loans elim- inated by foreclosure, . .	7,550 00	profits capital withdrawn, . .	2,580 12
real estate loans elimi- nated by maturity of shares, . . .	5,600 00	profits capital forfeited, . .	47 08
share loans repaid, . .	9,400 00	profits capital retired, . .	7,158 35
withdrawal profits, . .	644 87	profits capital matured, . .	3,060 76
forfeiture profits, . .	11 77	temporary expenses, . .	2,197 57
forfeited shares, . .	16 80	forfeited shares, . .	100 88
real estate by foreclos- ure, . . .	20,825 03	interest on retired and matured shares, . .	361 61
personal accounts, . .	151 32	real estate by foreclosure, . .	25,257 18
retired share account, . .	42,174 05	personal accounts, . .	72 61
matured share account, . .	3,953 45	retired share account, . .	41,978 89
mortgages, . . .	16,046 17	matured share account, . .	3,953 45
surplus, . . .	24 00	mortgages, . . .	16,375 65
Cash on hand Oct. 31, 1899, . .	9,536 28	dues, . . .	24 00
		Cash on hand Oct. 31, 1900, . .	10,745 77
	\$238,976 92		\$238,976 92

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$116,000 00	5.00 per cent.	\$83,100 00	6.30 per cent.	\$7,050 00	5.00 per cent.
3,600 00	5.25 "	8,400 00	6.60 "	250 00	5.25 "
2,700 00	5.50 "	10,350 00	6.90 "	400 00	5.50 "
2,500 00	5.75 "	400 00	7.50 "	500 00	6.30 "
				100 00	6.60 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1889, .	22	\$197 34	92	\$18,155 28	Dues capital, as per gen-	
Oct., 1889, .	23	185 54	40	7,421 60	eral ledger, . . .	\$238,997 00
April, 1890, .	24	174 13	81	14,104 53	Profits capital, as per	
Oct., 1890, .	25	163 07	70	11,414 90	general ledger, . . .	44,228 21
April, 1891, .	26	152 36	55	8,379 80	Unpaid dues, . . .	2,122 00
Oct., 1891, .	27	141 95	37	5,252 15		
April, 1892, .	28	131 91	153	20,182 23		
Oct., 1892, .	29	122 18	16	1,954 88		
April, 1893, .	30	112 73	95	10,709 35		
Oct., 1893, .	31	103 59	169	17,506 71		
April, 1894, .	32	94 76	119	11,276 44		
Oct., 1894, .	33	86 17	248	21,370 16		
April, 1895, .	34	77 86	312	24,292 32		
Oct., 1895, .	35	69 83	42	2,932 86		
April, 1896, .	36	62 02	255	15,815 10		
Oct., 1896, .	37	54 43	287	15,621 41		
April, 1897, .	38	47 07	345	16,239 15		
Oct., 1897, .	39	39 92	418	16,686 56		
April, 1898, .	40	32 99	370	12,206 30		
Oct., 1898, .	41	26 25	343	9,003 75		
April, 1899, .	42	19 70	593	11,682 10		
Oct., 1899, .	43	13 31	609	8,105 79		
April, 1900, .	44	7 03	598	4,233 84		
Oct., 1900, .	45	1 00	488	488 00		
Dues paid in advance, . . .				312 00		
Total,				\$285,347 21	Total,	\$285,347 21

Number of shares issued during the year, 1,342
 Number of shares now in force, 5,835
 Number of shares now borrowed upon, 1,347
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 677
 Number of shares forfeited during the year, 53
 Number of shares retired during the year, 535
 Number of shares matured during the year, 51
 Highest rate of premium or interest received on money sold during the year :
 5½ per cent.
 Lowest rate of premium or interest received on money sold during the year :
 5 per cent.
 Rate of profits distributed : first term, 2½ per cent. ; second term, 2½ per cent.

Number of members withdrawn during the year,	165
Present number of members,	772
Present number of borrowers,	138
Present number of non-borrowers,	634
Number of loans secured by first mortgage of real estate,	127
Number of loans on shares,	40
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	2,197 57
Date of examination by commissioner : April 24.	

PITTSFIELD CO-OPERATIVE BANK—PITTSFIELD.

Incorporated Feb. 15, 1889. Commenced business March 5, 1889.

F. W. HINSDALE, *President*.HOMER B. NASH, *Secretary and Treasurer*.

Names of security committee:

H. S. RUSSELL,

E. H. NASH,

WILLIAM W. GAMWELL,

MICHAEL CASEY,

HENRY R. PEIRSON.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$296,935 00	Dues capital,	\$320,701 00
Loans on shares,	22,905 00	Profits capital (all series), . .	58,649 92
Real estate by foreclosure, . .	11,746 82	Forfeiture profits,	510 67
Town note,	10,000 00	Guaranty fund,	2,409 43
Cash in hands of treasurer, . .	43,638 11	Surplus,	1,937 58
		Forfeited share account, . .	1,016 33
	\$385,224 93		\$385,224 93

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$93,079 00	For real estate loans,	\$74,100 00
interest,	19,647 24	share loans,	21,355 00
finer,	381 55	dues capital withdrawn, . . .	55,039 00
transfer fees,	1 75	profits capital withdrawn, . .	9,314 65
real estate loans repaid, . . .	79,420 00	temporary expenses,	1,931 18
real estate loans eliminated by foreclosure, . . .	7,950 00	forfeited shares,	333 94
share loans repaid,	17,065 00	real estate by foreclosure, . .	11,367 37
forfeiture profits,	94 66	interest on retired shares, . .	237 39
real estate by foreclosure, . .		town note,	10,000 00
ure,	878 98	Cash on hand Oct. 31, 1900, . .	43,638 11
Cash on hand Oct. 31, 1899, . .	8,798 46		
	\$227,316 64		\$227,316 64

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,900 00	5.00 per cent.	\$277,685 00	6.00 per cent.	\$22,905 00	6.00 per cent.
2,350 00	5.50 "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1889, .	1	\$194 16	94	\$18,251 04	Dues capital, as per gen-	
Sept., 1889, .	2	183 33	69	12,649 77	eral ledger, . . .	\$320,701 00
Mar., 1890, .	3	172 75	97	16,756 75	Profits capital, as per	
Sept., 1890, .	4	162 36	95	15,424 20	general ledger, . .	58,649 92
Mar., 1891, .	5	152 19	133	20,241 27	Unpaid dues, . . .	2,884 00
Sept., 1891, .	6	142 26	141	20,058 66		
Mar., 1892, .	7	132 56	123	16,304 88		
Sept., 1892, .	8	123 10	145	17,849 50		
Mar., 1893, .	9	113 93	162	18,456 66		
Sept., 1893, .	10	104 98	142	14,907 16		
Mar., 1894, .	11	96 26	140	13,476 40		
Sept., 1894, .	12	87 77	85	7,460 45		
Nov., 1894, .	13	83 99	81	6,803 19		
May, 1895, .	14	76 14	253	19,263 42		
Nov., 1895, .	15	68 41	274	18,744 34		
May, 1896, .	16	60 80	250	15,200 00		
Nov., 1896, .	17	53 36	317	16,915 12		
May, 1897, .	18	46 09	379	17,468 11		
Nov., 1897, .	19	39 00	590	23,010 00		
May, 1898, .	20	32 08	578	18,542 24		
Nov., 1898, .	21	25 33	781	19,782 73		
May, 1899, .	22	18 74	737	13,811 38		
Nov., 1899, .	23	12 33	985	12,145 05		
May, 1900, .	24	6 08	1,245	7,569 60		
Dues paid in advance, . . .				1,143 00		
Total,				\$382,234 92	Total,	\$382,234 92

Number of shares issued during the year, 2,454

Number of shares now in force, 7,896

Number of shares now borrowed upon, 2,537

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 1,476

Highest rate of premium or interest received on money sold during the year:
6 per cent.Lowest rate of premium or interest received on money sold during the year:
5 per cent.Rate of profits distributed: first term, $2\frac{3}{4}$ per cent.; second term, $2\frac{1}{2}$ per cent.

Number of members withdrawn during the year, 130

Present number of members, 1,022

Present number of borrowers, 320

Present number of non-borrowers, 702

Number of loans secured by first mortgage of real estate, 200

Number of loans on shares, 146

Largest loan to any one member, \$5,000 00

Smallest loan to any one member, 10 00

Amount of expenses of the corporation for the year ending Oct. 31 900, . . . 1,931 18

Date of examination by commissioner: September 17.

PLYMOUTH CO-OPERATIVE BANK—PLYMOUTH.

Incorporated June 7, 1882. Commenced business June 20, 1882.

CHARLES E. BARNES, *President.*

ELMER E. AVERY, *Secretary and Treasurer.*

Names of security committee:

PELEG S. BURGESS,

FRANK H. LANMAN,

SETH W. PATY.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$94,150 00	Dues capital, . . .	\$88,527 00
Loans on shares, . . .	10,280 00	Profits capital (all series), .	17,106 36
Permanent expense account, .	156 14	Interest, . . .	2,604 45
Temporary expense account, .	308 05	Premiums, . . .	181 58
Suspense account, . . .	1,440 82	Fines, . . .	147 30
Unpaid dues, . . .	1,667 00	Transfer fees, . . .	1 00
Cash in hands of treasurer, .	1,672 82	Withdrawal profits, . . .	101 12
		Guaranty fund, . . .	483 35
		Surplus, . . .	64 25
		Forfeited share account, .	93 49
		Advance payments, . . .	364 93
	\$109,674 83		\$109,674 83

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$19,740 00	For real estate loans, . . .	\$29,450 00
interest, . . .	5,500 10	share loans, . . .	4,450 00
premiums, . . .	377 53	dues capital withdrawn, .	4,957 00
finer, . . .	239 73	dues capital matured, .	556 00
transfer fees, . . .	2 50	profits capital withdrawn, .	647 54
real estate loans repaid, .	9,050 00	profits capital matured, .	247 28
real estate loans eliminated by maturity of shares, . . .	400 00	temporary expenses, .	744 27
share loans repaid, .	1,780 00	permanent expenses, .	33 50
withdrawal profits, .	160 75	real estate by foreclosure, .	2 75
real estate by foreclosure, . . .	762 00	advance payments, .	116 21
unpaid dues, . . .	351 00	city bonds, . . .	2,000 00
suspense account, .	42 48	Cash on hand Oct. 31, 1900, .	1,672 82
advance payments, .	1,382 00		
temporary expense, .	9 25		
city bonds, . . .	2,000 00		
Cash on hand Oct. 31, 1899, .	3,080 03		
	\$44,877 37		\$44,877 37

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$67,450 00	6.30 per cent.	\$350 00	7.50 per cent.	\$8,420 00	6.30 per cent.
19,200 00	6.60 "	700 00	7.80 "	830 00	6.60 "
4,350 00	6.90 "	200 00	9.00 "	740 00	6.90 "
1,900 00	7.20 "			110 00	7.80 "
				60 00	8.40 "
				120 00	8.70 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1889, .	15	\$192 99	6	\$1,157 94	Dues capital, as per general ledger, . . .	\$88,527 00
Dec., 1889, .	16	181 48	34	6,170 32	Profits capital, as per general ledger, . . .	17,106 36
June, 1890, .	17	170 29	23	3,916 67		
Dec., 1890, .	18	159 50	43	6,858 50		
June, 1891, .	19	149 00	19	2,831 00		
Dec., 1891, .	20	138 79	39	5,412 81		
June, 1892, .	21	128 89	41	5,284 49		
Dec., 1892, .	22	119 27	60	7,156 20		
June, 1893, .	23	109 95	76	8,356 20		
Dec., 1893, .	24	100 89	71	7,163 19		
June, 1894, .	25	92 09	41	3,775 69		
Dec., 1894, .	26	83 52	85	7,099 20		
June, 1895, .	27	75 23	52	3,911 96		
Dec., 1895, .	28	67 19	102	6,853 38		
June, 1896, .	29	59 41	66	3,921 06		
Dec., 1896, .	30	51 84	90	4,665 60		
June, 1897, .	31	44 52	80	3,561 60		
Dec., 1897, .	32	37 42	118	4,415 56		
June, 1898, .	33	30 53	133	4,060 49		
Dec., 1898, .	34	23 85	164	3,911 40		
June, 1899, .	35	17 38	115	1,998 70		
Dec., 1899, .	36	11 10	224	2,486 40		
June, 1900, .	37	5 00	133	665 00		
Total,				\$105,633 36	Total,	\$105,633 36

Number of shares issued during the year, 389
 Number of shares now in force, 1,815
 Number of shares now borrowed upon, 730
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 165
 Number of shares matured during the year, 4
 Highest rate of premium or interest received on money sold during the year :
 15 cents premium.
 Lowest rate of premium or interest received on money sold during the year :
 5 cents premium.
 Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.
 Number of members withdrawn during the year, 29
 Present number of members, 356
 Present number of borrowers, 148
 Present number of non-borrowers, 208
 Number of loans secured by first mortgage of real estate, 184
 Number of loans on shares, 88
 Largest loan to any one member, \$3,000 00
 Smallest loan to any one member, 10 00
 Amount of expenses of the corporation for the year ending Oct. 31, 1900, 750 13
 Date of examination by commissioner : May 10.

PROVIDENT CO-OPERATIVE BANK—CHELSEA.

Incorporated Sept. 25, 1885. Commenced business Sept. 28, 1885.

THOMAS MARTIN, *President.*

C. WILLIS GOULD, *Secretary and Treasurer.*

Names of security committee :

MILTON RAY, HENRY C. STARKEY,
JOHN W. DORR.

Regular meetings the fourth Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$417,775 00	Dues capital,	\$416,157 00
Loans on shares,	15,900 00	Profits capital (all series), . .	88,956 66
Real estate by foreclosure, . .	28,485 04	Guaranty fund,	6,300 00
Mortgages,	4,285 50	Surplus,	4,971 01
Cash in hands of treasurer, . .	49,942 71	Forfeited share account, . .	3 58
	\$516,388 25		\$516,388 25

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$108,416 00	For real estate loans,	\$80,500 00
interest,	26,387 84	share loans,	14,850 00
premiums,	2,897 24	dues capital withdrawn, . . .	36,913 00
finer,	929 32	dues capital forfeited, . . .	122 00
transfer fees,	3 25	dues capital retired,	30,074 00
real estate loans repaid, . . .	80,976 11	dues capital matured,	32,812 00
real estate loans elimi- nated by maturity of shares,	9,123 89	profits capital withdrawn, . .	5,367 49
share loans repaid,	13,400 00	profits capital forfeited, . .	63 51
withdrawal profits,	1,437 48	profits capital retired, . . .	7,775 35
forfeiture profits,	24 14	profits capital matured, . . .	15,965 12
forfeited shares,	161 37	temporary expenses,	2,246 46
rents,	906 32	forfeited shares,	161 37
mortgages,	155 50	taxes and repairs,	917 33
Cash on hand Oct. 31, 1899, . .	32,891 88	Cash on hand Oct. 31, 1900, . .	49,942 71
	\$277,710 34		\$277,710 34

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,150 00	6.30 per cent.	\$28,550 00	7.20 per cent.	\$750 00	6.30 per cent.
313,975 00	6.60 “	1,600 00	7.80 “	13,900 00	6.60 “
60,500 00	6.90 “			150 00	6.90 “
				1,100 00	7.20 “

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1889, .	9	\$195 78	107	\$20,948 46	Dues capital, as per gen-	
Mar., 1890, .	10	183 47	158	28,988 26	eral ledger, . . .	\$416,157 00
Sept., 1890, .	11	171 58	121	20,761 18	Profits capital, as per	
Mar., 1891, .	12	160 10	143	22,894 30	general ledger, . . .	88,956 66
Sept., 1891, .	13	149 02	122	18,180 44	Unpaid dues, . . .	5,604 00
May, 1892, .	14	134 79	184	24,801 36		
Nov., 1892, .	15	124 56	169	21,050 64		
May, 1893, .	16	114 64	228	26,137 92		
Nov., 1893, .	17	105 08	218	22,907 44		
May, 1894, .	18	95 86	352	33,742 72		
Nov., 1894, .	19	86 93	291	25,296 63		
May, 1895, .	20	78 29	435	34,056 15		
Nov., 1895, .	21	69 96	472	33,021 12		
May, 1896, .	22	61 88	430	26,608 40		
Nov., 1896, .	23	54 10	448	24,236 80		
May, 1897, .	24	46 58	615	28,646 70		
Nov., 1897, .	25	39 30	706	27,745 80		
May, 1898, .	26	32 25	671	21,639 75		
Nov., 1898, .	27	25 41	703	17,863 23		
May, 1899, .	28	18 78	830	15,587 40		
Nov., 1899, .	29	12 34	809	9,983 06		
May, 1900, .	30	6 09	810	4,932 90		
Dues paid in advance, . . .				687 00		
Total,				\$510,717 66	Total,	\$510,717 66

Number of shares issued during the year, 1,736
Number of shares now in force, 9,022
Number of shares now borrowed upon, 2,624
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 1,115
Number of shares forfeited during the year, 1
Number of shares retired during the year, 386
Number of shares matured during the year, 245
Highest rate of premium or interest received on money sold during the year :
10 cents premium.
Lowest rate of premium or interest received on money sold during the year :
5 cents premium.
Rate of profits distributed : first term, 3 per cent. ; second term, 2½ per cent.

Number of members withdrawn during the year,	183	
Present number of members,	1,031	
Present number of borrowers,	251	
Present number of non-borrowers,	780	
Number of loans secured by first mortgage of real estate,	261	
Number of loans on shares,	71	
Largest loan to any one member,		\$5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,		2,246 46
Date of examination by commissioner: March 15.		

QUINCY CO-OPERATIVE BANK—QUINCY.

Incorporated April 17, 1889. Commenced business May 7, 1889.

JOHN F. WELCH, *President.*

RICHARD D. CHASE, *Secretary and Treasurer.*

Names of security committee:

GEORGE H. FIELD,

ANDREW MILNE,

JOHN H. DINEGAN.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$195,423 00	Dues capital, . . .	\$172,931 00
Loans on shares, . . .	9,460 00	Profits capital (all series), . .	42,424 76
Real estate by foreclosure, . .	4,490 26	Guaranty fund, . . .	798 00
Unpaid interest, . . .	1,575 86	Surplus, . . .	1,316 03
Unpaid premiums, . . .	61 85	Forfeited share account, . .	4 00
Unpaid fines, . . .	91 12		
Cash in hands of treasurer, . .	6,371 70		
	\$217,473 79		\$217,473 79

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$41,397 00	For real estate loans, . . .	\$54,023 00
interest, . . .	11,584 02	share loans, . . .	5,981 00
premiums, . . .	385 29	dues capital withdrawn, . .	10,524 00
finer, . . .	361 75	dues capital forfeited, . .	25 00
transfer fees, . . .	3 25	dues capital retired, . .	11,880 00
real estate loans repaid, . .	25,150 00	profits capital withdrawn, . .	976 05
real estate loans elimi- nated by foreclosure, . .	1,000 00	profits capital forfeited, . .	2 00
share loans repaid, . .	4,446 00	profits capital retired, . .	4,685 66
withdrawal profits, . .	417 47	temporary expenses, . .	868 59
forfeiture profits, . .	50	forfeited shares, . .	26 50
forfeited shares, . .	26 50	real estate by foreclosure, . .	1,977 62
real estate by foreclos- ure, . .	376 50	interest on retired shares, . .	111 20
Cash on hand Oct. 31, 1899, . .	12,304 04	Cash on hand Oct. 31, 1900, . .	6,371 70
	\$97,452 32		\$97,452 32

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate	Amount.	Rate.	Amount.	Rate.
\$62,323 00	5.00 per cent.	\$83,500 00	6.30 per cent.	\$3,181 00	5.00 per cent.
49,600 00	6.00 "			3,954 00	6.00 "
				2,325 00	6 30 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	1	\$202 24	50	\$10,112 00	Dues capital, as per gen- eral ledger, . . .	\$172,931 00
Nov., 1889, .	2	190 17	73	13,882 41	Profits capital, as per general ledger, . . .	42,424 76
May, 1890, .	3	178 44	105	18,736 20	Unpaid dues, . . .	2,337 00
Nov., 1890, .	4	167 00	22	3,674 00		
May, 1891, .	5	155 88	78	12,158 64		
Nov., 1891, .	6	145 08	111	16,103 88		
May, 1892, .	7	134 58	88	11,843 04		
Nov., 1892, .	8	124 45	119	14,809 55		
May, 1893, .	9	114 65	87	9,974 55		
Nov., 1893, .	10	105 17	61	6,415 37		
May, 1894, .	11	96 00	87	8,352 00		
Nov., 1894, .	12	87 12	84	7,318 08		
May, 1895, .	13	78 52	58	4,554 16		
Nov., 1895, .	14	70 22	163	11,445 86		
May, 1896, .	15	62 17	231	14,361 27		
Nov., 1896, .	16	54 37	146	7,938 02		
May, 1897, .	17	46 80	291	13,618 80		
Nov., 1897, .	18	39 48	203	8,014 44		
May, 1898, .	19	32 38	178	5,763 64		
Nov., 1898, .	20	25 51	230	5,867 30		
May, 1899, .	21	18 85	309	5,824 65		
Nov., 1899, .	22	12 38	350	4,333 00		
May, 1900, .	23	6 10	399	2,433 90		
Dues paid in advance, . . .				158 00		
Total,				\$217,692 76	Total,	\$217,692 76

Number of shares issued during the year, 841

Number of shares now in force, 3,523

Number of shares now borrowed upon, 1,264

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 454

Number of shares forfeited during the year, 5

Number of shares retired during the year, 65

Highest rate of premium or interest received on money sold during the year :

5 per cent.

Lowest rate of premium or interest received on money sold during the year :

5 per cent.

Rate of profits distributed : first term, 3 per cent. ; second term, 2 $\frac{7}{8}$ per cent.

Number of members withdrawn during the year,	58	
Present number of members,	485	
Present number of borrowers,	142	
Present number of non-borrowers,	343	
Number of loans secured by first mortgage of real estate,	146	
Number of loans on shares,	52	
Largest loan to any one member,		\$4,200 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,		868 59
Date of examination by commissioner: February 2.		

RANDOLPH CO-OPERATIVE BANK—RANDOLPH.

Incorporated Jan. 29, 1889. Commenced business Feb. 7, 1889.

FRANKLIN W. HAYDEN, *President*. PATRICK H. McLAUGHLIN, *Secretary and Treasurer*.

Names of security committee :

HENRY DODGE, FRANKLIN W. HAYDEN,
 HARVEY W. BOYD.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$41,600 00	Dues capital,	\$37,372 00
Loans on shares,	625 00	Profits capital (all series), .	5,844 30
Temporary expense account, .	47 96	Interest,	38 31
Real estate by foreclosure, .	947 62	Premiums,	3 10
Unpaid fines,	6 19	Withdrawal profits, . . .	15 82
Insurance,	6 00	Guaranty fund,	790 71
Personal account,	200 00	Surplus,	1,388 04
Cash in hands of treasurer, .	2,027 12	Forfeited share account, .	7 61
	\$45,459 89		\$45,459 89

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$12,229 00	For real estate loans, . . .	\$7,900 00
interest,	2,371 59	share loans,	620 00
premiums,	94 00	dues capital withdrawn, .	2,158 00
finer,	120 55	dues capital retired, . .	6,659 00
real estate loans repaid, .	2,750 00	profits capital withdrawn, .	281 87
share loans repaid, . . .	850 00	profits capital retired, .	1,032 42
withdrawal profits, . . .	30 94	temporary expenses, . .	213 77
real estate by foreclos- ure,	105 00	real estate by foreclosure, retired share account, . .	41 35
retired share account, . .	7,829 92		7,829 92
insurance,	6 11	Cash on hand Oct. 31, 1900,	2,027 12
mortgage,	950 00		
Cash on hand Oct. 31, 1899, .	1,426 34		
	\$28,763 45		\$28,763 45

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,100 00	6.00 per cent.	\$500 00	6.90 per cent.	\$625 00	6.00 per cent.
24,000 00	6.30 “				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Feb., 1889, .	1	\$198 55	13	\$2,581 15	Dues capital, as per gen-	
Aug., 1889, .	2	187 01	5	935 05	eral ledger, . . .	\$37,372 00
Feb., 1890, .	3	175 85	7	1,230 95	Profits capital, as per	
Aug., 1890, .	4	165 09	12	1,981 08	general ledger, . . .	5,844 30
Feb., 1891, .	5	154 39	4	617 56	Unpaid dues, . . .	929 00
Aug., 1891, .	6	144 17	8	1,153 36		
Feb., 1892, .	7	134 24	14	1,879 36		
Aug., 1892, .	8	124 59	28	3,488 52		
Feb., 1893, .	9	115 32	2	230 64		
Aug., 1893, .	10	106 09	10	1,060 90		
Feb., 1894, .	11	97 27	10	972 70		
Aug., 1894, .	12	88 68	3	266 04		
Feb., 1895, .	13	80 33	3	240 99		
Aug., 1895, .	14	72 25	9	650 25		
Feb., 1896, .	15	64 39	69	4,442 91		
Aug., 1896, .	16	56 75	43	2,440 25		
Feb., 1897, .	17	49 35	75	3,701 25		
Aug., 1897, .	18	42 17	116	4,891 72		
Feb., 1898, .	19	35 19	98	3,448 62		
Aug., 1898, .	20	28 39	53	1,504 67		
Feb., 1899, .	21	21 78	147	3,201 66		
Aug., 1899, .	22	15 35	116	1,780 60		
Feb., 1900, .	23	9 09	123	1,118 07		
Aug., 1900, .	24	3 00	97	291 00		
Dues paid in advance, . . .				36 00		
Total,				\$44,145 30	Total,	\$44,145 30

Number of shares issued during the year,	228
Number of shares now in force,	1,065
Number of shares now borrowed upon,	268
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	68
Number of shares retired during the year,	111
Highest rate of premium or interest received on money sold during the year : 6 per cent.	
Lowest rate of premium or interest received on money sold during the year : 6 per cent.	
Rate of profits distributed : first term, 2 $\frac{3}{4}$ per cent.; second term, 2 $\frac{3}{4}$ per cent.	
Number of members withdrawn during the year,	33
Present number of members,	221
Present number of borrowers,	66
Present number of non-borrowers,	155
Number of loans secured by first mortgage of real estate,	64
Number of loans on shares,	5
Largest loan to any one member,	\$1,500 00
Smallest loan to any one member,	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	213 77
Date of examination by commissioner : February 12.	

READING CO-OPERATIVE BANK—READING.

Incorporated Nov. 27, 1886. Commenced business Dec. 6, 1886.

WENDELL BANCROFT, *President.*

HARRY P. BOSSON, *Secretary.*

EDGAR N. HUNT, *Treasurer.*

Names of security committee :

LEWIS M. BANCROFT,

HARRY P. BOSSON,

ARTHUR P. FRENCH.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$211,978 00	Dues capital, . . .	\$225,565 00
Loans on shares, . . .	9,223 00	Profits capital (all series), . .	41,121 60
Real estate by foreclosure, . .	29,585 27	Guaranty fund, . . .	1,350 00
Unpaid interest, . . .	2,100 00	Surplus, . . .	652 43
Insurance account, . . .	18 75	Forfeited share account, . .	49 50
Cash in hands of secretary, . .	350 67	Due on mortgage loans, . .	800 00
Cash in hands of treasurer, . .	16,282 84		
	\$269,538 53		\$269,538 53

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$62,970 00	For real estate loans, . . .	\$63,450 00
interest, . . .	14,309 04	share loans, . . .	7,041 00
premiums, . . .	875 79	dues capital withdrawn, . .	47,471 00
finer, . . .	638 99	dues capital forfeited, . .	1,526 00
transfer fees, . . .	4 75	dues capital retired, . .	8,574 00
real estate loans repaid, . .	64,516 00	dues capital matured, . .	4,760 00
real estate loans eliminated by foreclosure, . .	19,860 00	profits capital withdrawn, . .	9,061 05
real estate loans eliminated by maturity of shares, . . .	800 00	profits capital forfeited, . .	177 41
share loans repaid, . . .	6,700 00	profits capital retired, . .	2,905 74
withdrawal profits, . . .	276 80	profits capital matured, . .	2,067 67
forfeiture profits, . . .	24 56	temporary expenses, . .	1,025 85
real estate by foreclosure, . .	5,860 00	interest on matured shares, . . .	83 00
rents, . . .	942 57	real estate by foreclosure, . .	22 334 41
security committee, . . .	7 50	security committee, . .	39 01
insurance, . . .	12 25	insurance, . . .	18 75
incomplete real estate loans, . . .	800 00	incomplete real estate loans, . . .	2,650 00
profits capital, . . .	83 00	Cash on hand Oct. 31, 1900, . .	16,633 51
Cash on hand Oct. 31, 1899, . .	11,137 15		
	\$189,818 40		\$189,818 40

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$48,553 00	6.00 per cent.	\$17,150 00	6.90 per cent.	\$5,563 00	6.00 per cent.
19,150 00	6.25 "	1,000 00	7.25 "	250 00	6.25 "
100,280 00	6.30 "	620 00	7.50 "	3,410 00	6.30 "
24,475 00	6.60 "	750 00	8.70 "		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1889, .	6	\$193 61	40	\$7,744 40	Dues capital, as per gen-	
Dec., 1889, .	7	181 97	31	5,641 07	eral ledger,	\$225,565 00
June, 1890, .	8	170 71	84	14,339 64	Profits capital, as per	
Dec., 1890, .	9	159 76	71	11,342 96	general ledger, . . .	41,121 60
June, 1891, .	10	149 18	81	12,083 58	Unpaid dues,	2,910 00
Dec., 1891, .	11	138 92	82	11,391 44	Suspense, dues and	
June, 1892, .	12	128 97	81	10,446 57	profits,	40 40
Dec., 1892, .	13	119 30	123	14,673 90		
May, 1893, .	14	111 43	91	10,140 13		
Nov., 1893, .	15	102 32	104	10,641 28		
May, 1894, .	16	93 50	130	12,155 00		
Nov., 1894, .	17	84 94	130	11,042 20		
May, 1895, .	18	76 65	211	16,173 15		
Nov., 1895, .	19	68 62	212	14,547 44		
May, 1896, .	20	60 84	397	24,153 48		
Nov., 1896, .	21	53 28	193	10,283 04		
May, 1897, .	22	45 96	452	20,773 92		
Nov., 1897, .	23	38 86	310	12,046 60		
May, 1898, .	24	31 96	353	11,281 88		
Nov., 1898, .	25	25 25	403	10,175 75		
May, 1899, .	26	18 70	390	7,293 00		
Nov., 1899, .	27	12 31	599	7,373 69		
May, 1900, .	28	6 08	611	3,714 88		
Dues paid in advance,				178 00		
Total,				\$269,637 00	Total,	\$269,637 00

Number of shares issued during the year, 1,365
 Number of shares now in force, 5,179
 Number of shares now borrowed upon, 1,130
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 1,114
 Number of shares forfeited during the year, 110
 Number of shares retired during the year, 78
 Number of shares matured during the year, 34
 Highest rate of premium or interest received on money sold during the year :
 7 $\frac{1}{4}$ per cent.
 Lowest rate of premium or interest received on money sold during the year :
 6 per cent.
 Rate of profits distributed : first term, 2 $\frac{1}{2}$ per cent. ; second term, 2 $\frac{1}{2}$ per cent.

Number of members withdrawn during the year,	62
Present number of members,	706
Present number of borrowers,	204
Present number of non-borrowers,	502
Number of loans secured by first mortgage of real estate,	172
Number of loans on shares,	32
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,025 85
Date of examination by commissioner: November 12.	

RELIANCE CO-OPERATIVE BANK—CAMBRIDGE.

Incorporated July 16, 1889. Commenced business July 16, 1889.

JOSEPH G. THORP, *President.* EDWARD W. WHITE, *Secretary and Treasurer.*

Names of security committee :

GEORGE H. STEARNS, ROBERT BUTTERWORTH,
HERMAN BIRD, ISAAC McLEAN,
WM. P. BROWN.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$283,755 00	Dues capital, . . .	\$267,038 00
Loans on shares, . . .	14,485 00	Profits capital (all series), . .	43,874 35
Permanent expense account, .	368 00	Interest, . . .	4,619 18
Temporary expense account, .	409 20	Premiums, . . .	27 65
Real estate by foreclosure, . .	4,070 51	Fines, . . .	122 87
Unpaid interest, . . .	2,840 50	Transfer fees, . . .	25
Unpaid premiums, . . .	18 46	Withdrawal profits, . . .	131 09
Unpaid fines, . . .	261 75	Forfeiture profits, . . .	7 87
Rent account, . . .	38 50	Guaranty fund, . . .	2,713 89
Taxes paid, . . .	101 81	Surplus, . . .	915 88
Cash in hands of treasurer, . .	13,438 23	Forfeited share account, . .	310 93
		Security committee, . . .	25 00
	\$319,786 96		\$319,786 96

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$78,608 00	For real estate loans, . . .	\$85,269 00
interest, . . .	14,660 31	share loans, . . .	11,800 00
premiums, . . .	132 45	dues capital withdrawn, . .	39,149 00
fines, . . .	406 82	dues capital forfeited, . .	580 00
transfer fees, . . .	2 00	dues capital retired, . .	10,220 00
real estate loans repaid, . .	52,000 00	profits capital withdrawn, . .	6,807 11
real estate loans elimi- nated by foreclosure, . .	4,400 00	profits capital forfeited, . .	131 37
share loans repaid, . .	15,073 00	profits capital retired, . .	1,909 40
withdrawal profits, . .	302 91	temporary expenses, . .	1,290 43
forfeiture profits, . .	11 07	permanent expenses, . .	44 12
forfeited shares, . .	588 73	forfeited shares, . .	319 28
real estate by foreclos- ure, . . .	3,382 55	real estate by foreclosure, . .	4,924 32
security committee, . .	60 00	security committee, . .	45 00
tax account, . .	43 10	taxes paid, . . .	101 81
Cash on hand Oct. 31, 1899, .	6,358 13	Cash on hand Oct. 31, 1900, .	13,438 23
	\$176,029 07		\$176,029 07

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$156,080 00	5.00 per cent.	\$18,525 00	6.30 per cent.	\$10,720 00	5.00 per cent.
3,000 00	5.10 "	900 00	6.60 "	450 00	5.10 "
103,250 00	6.00 "	2,000 00	6.90 "	3,050 00	6.00 "
				265 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	1	\$188 58	95	\$17,915 10	Dues capital, as per gen- eral ledger, . . .	\$267,038 00
Jan., 1890, .	2	177 31	87	15,425 97	Profits capital, as per general ledger, . . .	43,874 35
July, 1890, .	3	166 40	59	9,817 60	Unpaid dues, . . .	6,512 00
Jan., 1891, .	4	155 84	69	10,752 96		
July, 1891, .	5	145 53	42	6,112 26		
Jan., 1892, .	6	135 53	85	11,520 05		
July, 1892, .	7	125 76	98	12,324 48		
Jan., 1893, .	8	116 36	56	6,516 16		
July, 1893, .	9	107 21	107	11,471 47		
Jan., 1894, .	10	98 33	185	18,191 05		
July, 1894, .	11	89 69	112	10 045 28		
Jan., 1895, .	12	81 33	308	25,049 64		
July, 1895, .	13	73 23	315	23,067 45		
Jan., 1896, .	14	65 35	297	19,408 95		
July, 1896, .	15	57 75	290	16,747 50		
Jan., 1897, .	16	50 31	398	20,023 38		
July, 1897, .	17	43 09	327	14,090 43		
Jan., 1898, .	18	36 10	547	19,746 70		
July, 1898, .	19	29 33	295	8,652 35		
Jan., 1899, .	20	22 75	707	16,084 25		
July, 1899, .	21	16 34	585	9,558 90		
Jan., 1900, .	22	10 09	1,138	11,482 42		
July, 1900, .	23	4 00	774	3,096 00		
Dues paid in advance, . . .				324 00	Total, . . .	\$317,424 35
Total, . . .				\$317,424 35		

Number of shares issued during the year, 2,167
Number of shares now in force, 6,976
Number of shares now borrowed upon, 1,844
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 1,249
Number of shares forfeited during the year, 42
Number of shares retired during the year, 165
Highest rate of premium or interest received on money sold during the year :
5 per cent.
Lowest rate of premium or interest received on money sold during the year :
5 per cent.
Rate of profits distributed : first term, 2¾ per cent. ; second term, 2½ per cent.

Number of members withdrawn during the year,	146
Present number of members,	833
Present number of borrowers,	179
Present number of non-borrowers,	654
Number of loans secured by first mortgage of real estate,	153
Number of loans on shares,	95
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,327 69
Date of examination by commissioner: January 1.	

ROGER CONANT CO-OPERATIVE BANK—SALEM.

Incorporated Nov. 9, 1894. Commenced business Nov. 13, 1894.

CHARLES B. BALCOMB, *President*. ROBERT B. BUCKHAM, *Secretary and Treasurer*.

Names of security committee:

JOHN M. FOSTER, WILLIAM D. NORTHEND,
WILLIAM LEONARD, JOHN J. SHEEHAN,
WM. F. M. COLLINS.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$42,850 00	Dues capital, . . .	\$46,389 00
Loans on shares, . . .	790 00	Profits capital (all series), .	6,442 93
Permanent expense account, .	55 00	Guaranty fund, . . .	378 68
Temporary expense account, .	55 00	Surplus, . . .	313 50
Real estate by foreclosure, .	1,730 00	Forfeited share account, .	19 00
Unpaid interest, . . .	593 10		
Unpaid premiums, . . .	33 35		
Unpaid fines, . . .	100 20		
Cash in hands of treasurer, .	7,336 46		
	\$53,543 11		\$53,543 11

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$17,095 00	For real estate loans, . . .	\$9,600 00
interest, . . .	2,545 33	share loans, . . .	775 00
premiums, . . .	139 50	dues capital withdrawn, .	6,659 00
fines, . . .	127 02	dues capital forfeited, .	208 00
transfer fees, . . .	1 00	dues capital retired, .	2,760 00
real estate loans repaid, .	6,450 00	profits capital withdrawn, .	616 24
real estate loans eliminated by foreclosure, .	800 00	profits capital forfeited, .	58 56
share loans repaid, .	495 00	profits capital retired, .	456 78
withdrawal profits, .	160 65	temporary expenses, .	317 15
forfeiture profits, .	14 61	forfeited shares, . . .	319 72
forfeited shares, . . .	329 72	real estate by foreclosure, .	2,731 72
real estate by foreclosure, .		rent, . . .	16 00
ure, . . .	1,001 72	Cash on hand Oct. 31, 1900, .	7,336 46
rent, . . .	16 00		
Cash on hand Oct. 31, 1899, .	2,679 08		
	\$31,854 63		\$31,854 63

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$900 00	6.00 per cent.	\$300 00	7.20 per cent.	\$790 00	6.30 per cent.
40,700 00	6.30 “	400 00	8.10 “		
550 00	6.60 “				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1894, .	1	\$86 57	225	\$19,478 25	Dues capital, as per gen- eral ledger, . . .	\$46,389 00
May, 1895, .	2	78 13	41	3,203 33	Profits capital, as per general ledger, . . .	6,442 93
Nov., 1895, .	3	69 93	39	2,727 27	Unpaid dues, . . .	1,346 00
May, 1896, .	4	61 97	63	3,904 11		
Nov., 1896, .	5	54 24	78	4,230 72		
May, 1897, .	6	46 74	71	3,318 54		
Nov., 1897, .	7	39 46	107	4,222 22		
May, 1898, .	8	32 39	60	1,943 40		
Nov., 1898, .	9	25 52	112	2,858 24		
May, 1899, .	10	18 85	149	2,808 65		
Nov., 1899, .	11	12 38	320	3,961 60		
May, 1900, .	12	6 10	226	1,378 60		
Dues paid in advance, . . .				143 00		
Total,				\$54,177 93	Total,	\$54,177 93

Number of shares issued during the year, 614

Number of shares now in force, 1,491

Number of shares now borrowed upon, 272

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 293

Number of shares forfeited during the year, 19

Number of shares retired during the year, 46

Highest rate of premium or interest received on money sold during the year:
5 per cent.Lowest rate of premium or interest received on money sold during the year:
5 per cent.

Rate of profits distributed: first term, 3 per cent.; second term, 3 per cent.

Number of members withdrawn during the year, 45

Present number of members, 248

Present number of borrowers, 45

Present number of non-borrowers, 203

Number of loans secured by first mortgage of real estate, 45

Number of loans on shares, 7

Largest loan to any one member, \$3,000 00

Smallest loan to any one member, 30 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 327 15

Date of examination by commissioner: January 30.

ROSLINDALE CO-OPERATIVE BANK—ROSLINDALE.

Incorporated March 7, 1898. Commenced business April 20, 1898.

ISAIAH B. HAMBLIN, *President*. GEORGE W. P. BABB, *Secretary and Treasurer*.

Names of security committee:

ARTHUR McARTHUR, ABRAM P. HODGDON,
ISAIAH B. HAMBLIN.

Regular meetings the third Wednesday of each month.

BALANCE SHEET, OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$10,150 00	Dues capital,	\$13,843 00
Loans on shares,	1,325 00	Profits capital (all series), . .	516 21
Permanent expense account, .	143 85	Interest,	51 29
Temporary expense account, .	11 47	Fines,	3 58
Unpaid fines,	15 02	Guaranty fund,	13 35
Cash in hands of treasurer, .	2,837 49	Surplus,	60 40
	\$14,487 83		\$14,487 83

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$8,362 00	For real estate loans,	\$5,750 00
interest,	494 76	share loans,	1,225 00
fines,	31 88	dues capital withdrawn,	2,342 00
transfer fees,	50	profits capital withdrawn, . . .	54 53
real estate loans repaid,	600 00	temporary expenses,	50 87
share loans repaid,	200 00	Cash on hand Oct. 31, 1900, . .	2,837 49
Cash on hand Oct. 31, 1899, . .	2,570 75		
	\$12,259 89		\$12,259 89

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,150 00	5.00 per cent.	-	-	\$1,325 00	5.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1898, .	1	\$32 44	228	\$7,396 32	Dues capital, as per gen- eral ledger, . . .	\$13,843 00
Oct., 1898, .	2	25 97	94	2,441 18	Profits capital, as per general ledger, . . .	516 21
April, 1899, .	3	19 57	95	1,859 15	Unpaid dues, . . .	434 00
Oct., 1899, .	4	13 26	105	1,392 30		
April, 1900, .	5	7 07	218	1,541 26		
Oct., 1900, .	6	1 00	95	95 00		
Dues paid in advance, . . .				68 00		
Total,				\$14,793 21	Total,	\$14,793 21

Number of shares issued during the year, 392

Number of shares now in force, 835

Number of shares now borrowed upon, 163

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 157

Highest rate of premium or interest received on money sold during the year :
5 per cent.

Lowest rate of premium or interest received on money sold during the year :
5 per cent.

Rate of profits distributed : first term, 2½ per cent. ; second term, 2 per cent.

Number of members withdrawn during the year, 25

Present number of members, 181

Present number of borrowers, 22

Present number of non-borrowers, 159

Number of loans secured by first mortgage of real estate, 9

Number of loans on shares, 13

Largest loan to any one member, \$2,400 00

Smallest loan to any one member, 50 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 67 02

Date of examination by commissioner : December 28.

ROXBURY CO-OPERATIVE BANK—(ROXBURY DISTRICT) BOSTON.

Incorporated Oct. 3, 1889. Commenced business Nov. 1, 1889.

JOSEPH ENGEL, *President.*

THOMAS J. SPROUL, *Secretary and Treasurer.*

Names of security committee :

ROBERT A. WATSON,
JAMES W. COLGAN,

FREDERICK BLEILER,
AMOS M. LEONARD.

Regular meetings the first business day of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$239,870 00	Dues capital, . . .	\$211,481 00
Loans on shares, . . .	10,870 00	Profits capital (all series), . .	35,709 60
Unpaid interest, . . .	699 30	Guaranty fund, . . .	2,575 00
Unpaid premiums, . . .	2 65	Surplus, . . .	2,291 19
Unpaid fines, . . .	58 85		
Cash in hands of treasurer, .	555 99		
	<hr/> \$252,056 79		<hr/> \$252,056 79

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$67,552 00	For real estate loans, . . .	\$99,800 00
interest, . . .	12,167 30	share loans, . . .	13,035 00
premiums, . . .	7 95	dues capital withdrawn, . . .	36,621 00
finer, . . .	263 77	dues capital retired, . . .	9,643 00
transfer fees, . . .	1 00	profits capital withdrawn, . .	4,109 33
real estate loans repaid, . .	63,430 00	profits capital retired, . .	1,657 55
share loans repaid, . .	12,740 00	temporary expenses, . .	1,329 36
withdrawal profits, . .	531 56	interest on retired shares, . .	130 58
temporary expense account, . .	198 00	Cash on hand Oct. 31, 1900, .	555 99
Cash on hand Oct. 31, 1899, .	9,990 23		
	<hr/> \$166,881 81		<hr/> \$166,881 81

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$227,270 00	5.00 per cent.	\$4,600 00	6.00 per cent.	\$5,285 00	6.00 per cent.
8,000 00	5.50 "			5,585 00	6.25 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1889, .	1	\$184 08	62	\$11,412 96	Dues capital, as per gen-	
May, 1890, .	2	172 85	25	4,321 25	eral ledger, . . .	\$211,481 00
Nov., 1890, .	3	161 98	60	9,718 80	Profits capital, as per	
May, 1891, .	4	151 42	42	6,359 64	general ledger, . .	35,709 60
Nov., 1891, .	5	141 16	117	16,515 72	Unpaid dues, . . .	2,006 00
May, 1892, .	6	131 22	48	6,298 56		
Nov., 1892, .	7	121 55	58	7,049 90		
May, 1893, .	8	112 18	89	9,984 02		
Nov., 1893, .	9	103 08	32	3,298 56		
May, 1894, .	10	94 24	140	13,193 60		
Nov., 1894, .	11	85 63	188	16,098 44		
May, 1895, .	12	77 28	248	19,165 44		
Nov., 1895, .	13	69 18	254	17,571 72		
May, 1896, .	14	61 32	244	14,962 08		
Nov., 1896, .	15	53 68	241	12,936 88		
May, 1897, .	16	46 27	312	14,436 24		
Nov., 1897, .	17	39 07	400	15,628 00		
May, 1898, .	18	32 09	368	11,809 12		
Nov., 1898, .	19	25 31	593	15,008 83		
May, 1899, .	20	18 71	468	8,756 28		
Nov., 1899, .	21	12 31	812	9,995 72		
May, 1900, .	22	6 08	748	4,547 84		
Dues paid in advance, . . .				127 00		
Total,				\$249,196 60	Total,	\$249,196 60

Number of shares issued during the year, 1,828
 Number of shares now in force, 5,549
 Number of shares now borrowed upon, 1,558
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 1,336
 Number of shares retired during the year, 145
 Highest rate of premium or interest received on money sold during the year :
 6½ per cent.

Lowest rate of premium or interest received on money sold during the year :
 5 per cent.

Rate of profits distributed : first term, 2½ per cent. ; second term, 2½ per cent.

Number of members withdrawn during the year, 169

Present number of members, 521

Present number of borrowers, 126

Present number of non-borrowers, 395

Number of loans secured by first mortgage of real estate, 88

Number of loans on shares, 38

Largest loan to any one member, \$5,000 00

Smallest loan to any one member, 50 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 1,131 36

Date of examination by commissioner : March 13.

SALEM CO-OPERATIVE BANK—SALEM.

Incorporated April 7, 1888. Commenced business April 13, 1888.

E. AUGUSTUS MACKINTIRE, *President*. ALBERT C. MACKINTIRE, *Secretary and Treasurer*.

Names of security committee :

GEORGE W. PICKERING, FRANCIS A. NEWELL,
E. AUGUSTUS MACKINTIRE.

Regular meetings the second Friday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$257,500 00	Dues capital, . . .	\$229,341 00
Loans on shares, . . .	5,243 00	Profits capital (all series), . .	48,316 10
Temporary expense account, . .	51 00	Interest, . . .	1,884 93
Real estate by foreclosure, . .	15,658 50	Premiums, . . .	112 90
Unpaid interest, . . .	3,288 73	Fines, . . .	81 76
Unpaid premiums, . . .	196 30	Transfer fees, . . .	75
Unpaid fines, . . .	299 08	Withdrawal profits, . . .	50 48
Mortgage, . . .	1,200 00	Forfeiture profits, . . .	14 72
Tax and insurance account, . .	50 27	Guaranty fund, . . .	3,485 32
Cash in hands of treasurer, . .	9,689 86	Surplus, . . .	9,659 70
		Forfeited share account, . .	76 02
		Personal account, . . .	153 06
	\$293,176 74		\$293,176 74

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$65,321 00	For real estate loans, . . .	\$46,040 00
interest, . . .	16,514 52	share loans, . . .	5,633 00
premiums, . . .	1,028 10	dues capital withdrawn, . .	49,439 00
fines, . . .	536 88	dues capital forfeited, . .	1,136 00
transfer fees, . . .	2 50	dues capital retired, . .	12,063 00
real estate loans repaid, . .	45,615 00	dues capital matured, . .	4,340 00
real estate loans eliminated by foreclosure, . .	8,500 00	profits capital withdrawn, . .	11,575 32
share loans repaid, . .	6,770 00	profits capital forfeited, . .	182 30
withdrawal profits, . .	239 28	profits capital retired, . .	1,827 53
forfeiture profits, . .	14 72	profits capital matured, . .	1,888 52
forfeited shares, . .	489 52	temporary expenses, . .	1,527 25
real estate by foreclosure, . .	7,592 68	forfeited shares, . .	443 90
temporary expense, . .	5 00	real estate by foreclosure, . .	10,046 13
profits account, . .	94	mortgage, . . .	1,200 00
Cash on hand Oct. 31, 1899, . .	4,451 94	tax and insurance account, . .	50 27
	\$157,082 08	Cash on hand Oct. 31, 1900, . .	9,689 86
			\$157,082 08

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$50,350 00	5.25 per cent.	\$10,100 00	7.20 per cent.	\$2,850 00	5.25 per cent.
176,625 00	6.30 "	1,500 00	7.50 "	2,393 00	6.30 "
9,375 00	6.60 "	350 00	7.80 "		
9,200 00	6.90 "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1889, .	3	\$199 38	64	\$12,760 32	Dues capital, as per gen- eral ledger, . . .	\$229,341 00
Oct., 1889, .	4	187 72	74	13,891 28	Profits capital, as per general ledger, . . .	48,316 10
April, 1890, .	5	176 21	73	12,863 33	Unpaid dues, . . .	3,274 00
Oct., 1890, .	6	165 13	92	15,191 96		
April, 1891, .	7	154 36	101	15,590 36		
Oct., 1891, .	8	143 92	132	18,997 44		
April, 1892, .	9	133 79	60	8,027 40		
Oct., 1892, .	10	123 96	91	11,280 36		
April, 1893, .	11	114 40	77	8,808 80		
Oct., 1893, .	12	105 12	119	12,509 28		
April, 1894, .	13	96 16	129	12,404 64		
Oct., 1894, .	14	87 48	128	11,197 44		
April, 1895, .	15	79 03	157	12,407 71		
Oct., 1895, .	16	70 84	174	12,326 16		
April, 1896, .	17	62 87	160	10,059 20		
Oct., 1896, .	18	55 16	265	14,617 40		
April, 1897, .	19	47 66	378	18,015 48		
Oct., 1897, .	20	40 38	411	16,596 18		
April, 1898, .	21	33 31	308	10,259 48		
Oct., 1898, .	22	26 46	397	10,504 62		
April, 1899, .	23	19 81	586	11,608 66		
Oct., 1899, .	24	13 36	320	4,275 20		
April, 1900, .	25	7 09	860	6,097 40		
Oct., 1900, .	26	1 00	436	436 00		
Dues paid in advance, . . .				205 00		
Total,				\$280,931 10	Total,	\$280,931 10

Number of shares issued during the year, 1,390
Number of shares now in force, 5,592
Number of shares now borrowed upon, 1,443
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 1,060
Number of shares forfeited during the year, 54
Number of shares retired during the year, 213
Number of shares matured during the year, 31
Highest rate of premium or interest received on money sold during the year :
5 cents premium.
Lowest rate of premium or interest received on money sold during the year :
5 cents premium.
Rate of profits distributed : first term, 3 per cent. ; second term, 2½ per cent.

Number of members withdrawn during the year,	137
Present number of members,	955
Present number of borrowers,	212
Present number of non-borrowers,	743
Number of loans secured by first mortgage of real estate,	249
Number of loans on shares,	49
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,522 25
Date of examination by commissioner: March 6.	

SANDWICH CO-OPERATIVE BANK—SANDWICH.

Incorporated Oct. 1, 1885. Commenced business Dec. 15, 1885.

EDWARD B. HOWLAND, *President*.W. H. HEALD, *Secretary and Treasurer*.

Names of security committee:

E. S. TALBOT,

L. S. NYE,

JOHN MCCANN.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$21,800 00	Dues capital, . . .	\$21,279 00
Loans on shares, . . .	650 00	Profits capital (all series), . .	2,417 23
Temporary expense account, .	196 24	Interest, . . .	683 98
Real estate by foreclosure, .	735 70	Fines, . . .	60 99
Suspense account, . . .	257 31	Withdrawal profits, . . .	3 09
Insurance account, . . .	41 20	Guaranty fund, . . .	84 16
Cash in hands of treasurer, .	1,163 24	Surplus, . . .	268 24
		Rent account, . . .	47 00
	\$24,843 69		\$24,843 69

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$8,160 00	For real estate loans, . . .	\$5,950 00
interest, . . .	1,237 65	share loans, . . .	450 00
finer, . . .	108 10	dues capital withdrawn, . .	1,361 00
share loans repaid, . . .	325 00	dues capital retired, . .	1,390 00
withdrawal profits, . . .	14 54	dues capital matured, . .	299 00
rent account, . . .	97 00	profits capital withdrawn, .	125 66
Cash on hand Oct. 31, 1899, .	1,780 09	profits capital retired, . .	422 37
		profits capital matured, . .	112 04
		temporary expenses, . . .	407 63
		interest on retired shares, .	24
		insurance account, . . .	41 20
		Cash on hand Oct. 31, 1900, .	1,163 24
	\$11,722 38		\$11,722 38

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,600 00	5 per cent.	\$100 00	6 ⁷ / ₈ per cent.	\$250 00	5 per cent.
200 00	5 ¹ / ₄ "	950 00	7 "	50 00	5 ¹ / ₄ "
700 00	5 ¹ / ₄ "	400 00	7 1-16 "	200 00	5 ¹ / ₄ "
1,300 00	5 ¹ / ₄ "	300 00	7 ¹ / ₈ "	50 00	6 ¹ / ₄ "
700 00	5 ⁵ / ₈ "	850 00	7 ¹ / ₂ "	100 00	6 ¹ / ₄ "
1,350 00	5 ⁵ / ₈ "	100 00	7 ³ / ₈ "		
1,350 00	6 "	450 00	7 ⁵ / ₈ "		
200 00	6 1-16 "	800 00	7 ³ / ₄ "		
2,050 00	6 ¹ / ₂ "	500 00	8 "		
1,500 00	6 ¹ / ₂ "	100 00	8 ¹ / ₂ "		
200 00	6 ¹ / ₂ "	50 00	8 ⁷ / ₈ "		
50 00	6 ⁵ / ₈ "	300 00	8 ³ / ₄ "		
700 00	6 ³ / ₄ "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1888, .	7	\$189 93	2	\$379 86	Dues capital, as per gen-	
June, 1889, .	8	179 64	6	1,077 84	eral ledger, . . .	\$21,279 00
Dec., 1889, .	9	169 65	4	678 60	Profits capital, as per	
June, 1890, .	10	159 86	1	159 86	general ledger, . .	2,417 23
Dec., 1890, .	11	150 30	3	450 90	Unpaid dues, . . .	330 00
June, 1891, .	12	140 95	3	422 85		
Dec., 1891, .	13	131 75	7	922 25		
June, 1892, .	14	122 75	9	1,104 75		
Dec., 1892, .	15	113 95	7	797 65		
June, 1893, .	16	105 36	6	632 16		
Dec., 1893, .	17	96 97	11	1,066 67		
June, 1894, .	18	88 79	9	799 11		
Dec., 1894, .	19	80 82	16	1,293 12		
June, 1895, .	20	73 01	16	1,168 16		
Dec., 1895, .	21	65 43	12	785 16		
June, 1896, .	22	58 02	32	1,856 64		
Dec., 1896, .	23	50 78	23	1,167 94		
June, 1897, .	24	43 74	16	699 84		
Dec., 1897, .	25	36 86	10	368 60		
May, 1898, .	26	31 25	18	562 50		
Nov., 1898, .	27	24 70	16 ¹ / ₄	4,050 80		
May, 1899, .	28	18 31	71	1,300 01		
Nov., 1899, .	29	12 08	112	1,352 96		
May, 1900, .	30	6 00	139	834 00		
Dues paid in advance, . . .				94 00		
Total,				\$24,026 23	Total,	\$24,026 23

Number of shares issued during the year,	278
Number of shares now in force,	697
Number of shares now borrowed upon,	158
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	82
Number of shares retired during the year,	10
Number of shares matured during the year,	2
Highest rate of premium or interest received on money sold during the year:	
8 $\frac{3}{4}$ per cent.	

Lowest rate of premium or interest received on money sold during the year :
5 per cent.

Rate of profits distributed : first term, 2 $\frac{1}{2}$ per cent. ; second term, 2 $\frac{1}{2}$ per cent.

Number of members withdrawn during the year,	14
Present number of members,	199
Present number of borrowers,	63
Present number of non-borrowers,	136
Number of loans secured by first mortgage of real estate,	64
Number of loans on shares,	9
Largest loan to any one member,	\$1,200 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, .	407 63
Date of examination by commissioner: June 28.	

SECURITY CO-OPERATIVE BANK—BROCKTON.

Incorporated Dec. 17, 1877. Commenced business Dec. 20, 1877.

BRADFORD E. JONES, *President.*

HENRY C. GURNEY, *Secretary.*

FRED B. HOWARD, *Treasurer.*

Names of security committee :

LORENZO F. SEVERANCE,

THADDEUS E. GIFFORD,

WILLIAM H. SAVAGE.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$172,300 00	Dues capital,	\$173,491 00
Loans on shares,	5,749 00	Profits capital (all series), .	16,511 34
Permanent expense account, .	100 00	Interest,	4,244 32
Temporary expense account, .	429 45	Premiums,	469 85
Real estate by foreclosure, . .	9,914 53	Fines,	118 98
Unpaid interest,	1,441 16	Transfer fees,	1 00
Unpaid premiums,	170 50	Withdrawal profits,	201 10
Unpaid fines,	89 26	Guaranty fund,	2,100 00
Cash in hands of secretary, . .	142 09	Surplus,	1,118 81
Cash in hands of treasurer, . .	7,946 92	Forfeited share account, . .	26 51
	\$198,282 91		\$198,282 91

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$71,118 00	For real estate loans,	\$30,600 00
interest,	10,954 90	share loans,	6,549 00
premiums,	1,115 40	dues capital withdrawn, . . .	22,727 00
finer,	265 42	dues capital forfeited, . . .	15 00
transfer fees,	3 25	dues capital retired,	44,070 00
real estate loans repaid, . . .	17,525 00	dues capital matured,	4,197 00
real estate loans eliminated by foreclosure,	600 00	profits capital withdrawn, . .	2,144 06
real estate loans eliminated by maturity of shares,	5,950 00	profits capital forfeited, . . .	2 07
share loans repaid,	5,480 00	profits capital retired,	6,643 37
withdrawal profits,	539 40	profits capital matured, . . .	1,780 50
forfeiture profits,	51	temporary expenses,	1,485 81
real estate by foreclosure, . . .	470 00	interest on retired and matured shares,	668 17
Cash on hand Oct. 31, 1899, . .	15,389 01	real estate by foreclosure, . .	439 90
	\$129,410 89	Cash on hand Oct. 31, 1900, . .	8,089 01
			\$129,410 89

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$172,100 00	6.60 per cent.	\$200 00	6.90 per cent.	\$5,749 00	6.60 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1889, .	13	\$178 90	32	\$5,724 80	Dues capital, as per gen-	
Dec., 1890, .	14	156 96	21	3,296 16	eral ledger, . . .	\$173,491 00
Dec., 1891, .	15	136 41	33	4,501 53	Profits capital, as per	
Dec., 1892, .	16	117 13	32	3,748 16	general ledger, . . .	16,511 34
June, 1893, .	17	107 94	25	2,698 50	Unpaid dues, . . .	1,845 00
Dec., 1893, .	18	99 05	25	2,476 25		
June, 1894, .	19	90 46	35	3,166 10		
Dec., 1894, .	20	82 10	22	1,806 20		
June, 1895, .	21	74 04	30	2,221 20		
Dec., 1895, .	22	66 20	506	33,497 20		
June, 1896, .	23	58 59	252	14,764 68		
Dec., 1896, .	24	51 22	470	24,073 40		
June, 1897, .	25	44 05	217	9,558 85		
Dec., 1897, .	26	37 10	751	27,862 10		
June, 1898, .	27	30 34	449	13,622 66		
Dec., 1898, .	28	23 77	632	15,022 64		
June, 1899, .	29	17 35	567	9,837 45		
Dec., 1899, .	30	11 09	894	9,914 46		
June, 1900, .	31	5 00	768	3,840 00		
Dues paid in advance, . . .				215 00		
Total,				\$191,847 34	Total,	\$191,847 34

Number of shares issued during the year, 1,770

Number of shares now in force, 5,761

Number of shares now borrowed upon, 1,237

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 875

Number of shares forfeited during the year, 3

Number of shares retired during the year, 673

Number of shares matured during the year, 30

Highest rate of premium or interest received on money sold during the year:
10 cents premium.Lowest rate of premium or interest received on money sold during the year:
10 cents premium.

Rate of profits distributed: first term, 2½ per cent.; second term, 3 per cent.

Number of members withdrawn during the year, 141

Present number of members, 751

Present number of borrowers, 170

Present number of non-borrowers, 581

Number of loans secured by first mortgage of real estate, 186

Number of loans on shares, 51

Largest loan to any one member, \$5,000 00

Smallest loan to any one member, 10 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 1,502 56

Date of examination by commissioner: April 13.

SOMERVILLE CO-OPERATIVE BANK—SOMERVILLE.

Incorporated May 4, 1880. Commenced business June 7, 1880.

J. FRANK WELLINGTON, *President*. FRANKLIN J. HAMBLIN, *Secretary and Treasurer*.

Names of security committee :

BENJAMIN F. THOMPSON, NATHAN H. REED,
IRESON B. WALKER.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$529,000 00	Dues capital, . . .	\$496,519 00
Loans on shares, . . .	24,050 00	Profits capital (all series), . .	83,274 86
Permanent expense account, .	500 00	Interest, . . .	2,765 15
Temporary expense account, .	104 10	Premiums, . . .	13 82
Real estate by foreclosure, . .	3,571 94	Fines, . . .	116 47
Mortgage, . . .	7,800 00	Transfer fees, . . .	25
Town notes, . . .	25,604 10	Withdrawal profits, . . .	130 58
Cash in hands of treasurer, . .	616 11	Guaranty fund, . . .	4,200 00
		Surplus, . . .	4,064 86
		Forfeited share account, . .	161 26
	\$591,246 25		\$591,246 25

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$134,777 00	For real estate loans, . . .	\$112,350 00
interest, . . .	30,049 52	share loans, . . .	20,900 00
premiums, . . .	200 69	dues capital withdrawn, . .	73,130 00
finer, . . .	1,323 45	dues capital forfeited, . .	1,081 00
transfer fees, . . .	4 00	dues capital retired, . .	51,251 00
real estate loans repaid, . .	100,800 00	dues capital matured, . .	17,773 00
real estate loans elimi- nated by foreclosure, . .	3,609 58	profits capital withdrawn, . .	11,359 47
real estate loans elimi- nated by maturity of shares, . . .	1,400 00	profits capital forfeited, . .	95 31
share loans repaid, . .	24,450 00	profits capital retired, . .	12,117 65
withdrawal profits, . .	704 62	profits capital matured, . .	7,377 38
forfeiture profits, . .	18 51	temporary expenses, . .	1,914 60
forfeited shares, . .	496 62	forfeited shares, . .	480 52
real estate by foreclos- ure, . . .	11,727 00	interest on retired and matured shares, . .	814 30
town notes, . . .	1,956 25	real estate by foreclosure, . .	6,316 50
United States bonds, . .	20,000 00	security committee, . .	250 00
bond premiums, . .	2,780 00	finance committee, . .	109 50
Cash on hand Oct. 31, 1899, .	18,999 45	town notes, . . .	27,560 35
		mortgage, . . .	7,800 00
		Cash on hand Oct. 31, 1900, .	616 11
	\$353,296 69		\$353,296 69

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$359,300 00	5.00 per cent.	\$2,300 00	5.75 per cent.	\$21,700 00	5.00 per cent.
52,200 00	5 25 "	49,800 00	6.30 "	800 00	5 25 "
63,800 00	5.50 "	1,600 00	6 60 "	200 00	5.50 "
				250 00	6.00 "
				1,100 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1889, .	19	\$194 47	99	\$19,252 53	Dues capital, as per gen-	
Oct., 1889, .	20	182 97	60	10,978 20	eral ledger, . . .	\$496,519 00
April, 1890, .	21	171 78	114	19,582 92	Profits capital, as per	
Oct., 1890, .	22	161 00	87	14,007 00	general ledger, . . .	83,274 86
April, 1891, .	23	150 52	136	20,470 72	Unpaid dues, . . .	4,006 00
Oct., 1891, .	24	140 30	132	18,519 60		
April, 1892, .	25	130 45	111	14,479 95		
Oct., 1892, .	26	120 92	130	15,719 60		
April, 1893, .	27	111 64	338	37,734 32		
Oct., 1893, .	28	102 69	340	34,914 60		
April, 1894, .	29	93 99	435	40,885 65		
Oct., 1894, .	30	85 55	390	33,364 50		
April, 1895, .	31	77 34	582	45,011 88		
Oct., 1895, .	32	69 40	616	42,750 40		
April, 1896, .	33	61 70	545	33,626 50		
Oct., 1896, .	34	54 21	614	33,284 94		
April, 1897, .	35	46 94	812	38,115 28		
Oct., 1897, .	36	39 87	559	22,287 33		
April, 1898, .	37	32 99	896	29,559 04		
Oct., 1898, .	38	26 27	776	20,385 52		
April, 1899, .	39	19 72	1,005	19,818 60		
Oct., 1899, .	40	13 33	696	9,277 68		
April, 1900, .	41	7 09	1,190	8,437 10		
Oct., 1900, .	42	1 00	690	690 00		
Dues paid in advance, . . .				646 00		
Total,				\$583,799 86	Total,	\$583,799 86

Number of shares issued during the year, 2,162

Number of shares now in force, 11,353

Number of shares now borrowed upon, 3,423

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 1,695

Number of shares forfeited during the year, 62

Number of shares retired during the year, 539

Number of shares matured during the year, 124

Highest rate of premium or interest received on money sold during the year :

5 per cent.

Lowest rate of premium or interest received on money sold during the year :

5 per cent.

Rate of profits distributed : first term, $2\frac{1}{2}$ per cent. ; second term, $2\frac{1}{2}$ per cent.

Number of members withdrawn during the year,	217
Present number of members,	1,326
Present number of borrowers,	409
Present number of non-borrowers,	917
Number of loans secured by first mortgage of real estate,	290
Number of loans on shares,	119
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	2,014 60
Date of examination by commissioner : February 15.	

SOUTH FRAMINGHAM CO-OPERATIVE BANK—SOUTH FRAMINGHAM.

Incorporated April 16, 1889. Commenced business May 6, 1889.

ALFRED M. EAMES, *President.* HARRIE L. DAVENPORT, *Secretary and Treasurer.*

Names of security committee :

JOSHUA SMITH, ELEAZER GOULDING,
SAMUEL O. STAPLES.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$196,960 00	Dues capital,	\$175,909 00
Loans on shares,	6,630 00	Profits capital (all series), . .	28,802 51
Permanent expense account, .	100 00	Guaranty fund,	1,774 76
Real estate by foreclosure, . .	3,500 00	Surplus,	2,063 62
Unpaid interest,	306 81	Forfeited share account, . .	106 77
Unpaid fines,	46 56	Personal account,	159 16
Mortgage,	1,000 00		
Cash in hands of treasurer, . .	272 45		
	\$208,815 82		\$208,815 82

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$62,524 00	For real estate loans,	\$59,870 00
interest,	11,047 37	share loans,	6,125 00
fines,	331 94	dues capital withdrawn, . .	39,983 00
real estate loans repaid, . .	29,595 00	dues capital forfeited, . .	48 00
real estate loans elimi- nated by foreclosure,	200 00	profits capital withdrawn, . .	5,941 44
share loans repaid,	8,530 00	profits capital forfeited, . .	16 00
real estate by foreclos- ure,	273 50	temporary expenses,	1,347 73
rent,	283 87	real estate by foreclosure, interest,	482 07 5 00
temporary expense,	130 69	Cash on hand Oct. 31, 1900, .	272 45
Cash on hand Oct. 31, 1899, . .	1,174 32		
	\$114,090 69		\$114,090 69

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$32,100 00	5 per cent.	\$5,520 00	6½ per cent.	\$2,500 00	5 per cent.
4,100 00	5½ "	1,500 00	6¾ "	4,130 00	6 "
124,505 00	6 "	1,100 00	6¾ "		
28,135 00	6½ "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	1	\$194 38	49	\$9,524 62	Dues capital, as per gen-	
Nov., 1889, .	2	182 90	41	7,498 90	eral ledger, . . .	\$175,909 00
May, 1890, .	3	171 77	74	12,710 98	Profits capital, as per	
Nov., 1890, .	4	160 97	43	6,921 71	general ledger, . . .	28,802 51
May, 1891, .	5	150 49	25	3,762 25	Unpaid dues, . . .	825 00
Nov., 1891, .	6	140 29	61	8,557 69		
May, 1892, .	7	130 40	23	2,999 20		
Nov., 1892, .	8	120 79	47	5,677 13		
May, 1893, .	9	111 48	94	10,479 12		
Nov., 1893, .	10	102 43	105	10,755 15		
May, 1894, .	11	93 65	42	3,933 30		
Nov., 1894, .	12	85 12	37	3,149 44		
May, 1895, .	13	76 84	87	6,685 08		
Nov., 1895, .	14	68 81	141	9,702 21		
May, 1896, .	15	61 00	224	13,664 00		
Nov., 1896, .	16	53 41	149	7,958 09		
May, 1897, .	17	46 04	287	13,213 48		
Nov., 1897, .	18	38 91	417	16,225 47		
May, 1898, .	19	31 98	336	10,745 28		
Nov., 1898, .	20	25 25	543	13,710 75		
May, 1899, .	21	18 70	518	9,686 60		
Nov., 1899, .	22	12 31	954	11,743 74		
May, 1900, .	23	6 08	904	5,496 32		
Dues paid in advance, . . .				736 00		
Total,				\$205,536 51	Total,	\$205,536 51

Number of shares issued during the year, 2,039
 Number of shares now in force, 5,201
 Number of shares now borrowed upon, 1,349
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 1,310
 Number of shares forfeited during the year, 1
 Highest rate of premium or interest received on money sold during the year:
 6 per cent.
 Lowest rate of premium or interest received on money sold during the year:
 5 per cent.
 Rate of profits distributed: first term, 2½ per cent.; second term, 2½ per cent.

Number of members withdrawn during the year,	143	
Present number of members,	699	
Present number of borrowers,	182	
Present number of non-borrowers,	517	
Number of loans secured by first mortgage of real estate,	169	
Number of loans on shares,	43	
Largest loan to any one member,		\$5,000 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,		1,317 04
Date of examination by commissioner: February 9.		

SOUTH SHORE CO-OPERATIVE BANK — WEYMOUTH.

Incorporated April 18, 1890. Commenced business May 5, 1890.

JOEL F. SHEPPARD, *President*. CHARLES G. SHEPPARD, *Secretary and Treasurer*.

Names of security committee :

GEORGE H. BICKNELL, DAVID J. PIERCE,
HOWARD POOLE.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$75,900 00	Dues capital,	\$72,129 00
Loans on shares,	3,100 00	Profits capital (all series), .	15,670 67
Real estate by foreclosure, .	1,560 15	Guaranty fund,	317 00
Unpaid interest,	266 27	Surplus,	1,135 88
Unpaid premiums,	8 75	Forfeited share account, .	16 00
Unpaid fines,	34 09		
Cash in hands of treasurer, .	8,399 29		
	<u>\$89,268 55</u>		<u>\$89,268 55</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$17,198 00	For real estate loans,	\$8,250 00
interest,	4,458 59	share loans,	1,250 00
premiums,	137 05	dues capital withdrawn, . .	5,066 00
fines,	129 71	dues capital forfeited, . .	18 00
transfer fees,	75	dues capital retired, . . .	4,678 00
real estate loans repaid, . .	3,000 00	profits capital withdrawn, .	564 39
share loans repaid,	800 00	profits capital forfeited, .	60
withdrawal profits,	142 05	profits capital retired, . .	1,610 80
forfeiture profits,	12	temporary expenses, . . .	487 51
forfeited shares,	18 00	permanent expenses, . . .	24 52
rents,	199 83	forfeited shares,	6 00
Cash on hand Oct. 31, 1899, .	4,413 79	interest on retired shares, .	61 60
		real estate by foreclosure, .	81 18
		Cash on hand Oct. 31, 1900, .	8,399 29
	<u>\$30,497 89</u>		<u>\$30,497 89</u>

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$31,950 00	5.00 per cent.	\$4,300 00	6.60 per cent.	\$300 00	5.00 per cent.
19,100 00	6.00 “	1,300 00	6.90 “	1,900 00	6.00 “
18,650 00	6.30 “	600 00	7.20 “	900 00	6.30 “

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1890, .	1	\$175 21	46	\$8,059 66	Dues capital, as per gen-	
Nov., 1890, .	2	164 09	37	6,071 33	eral ledger, . . .	\$72,129 00
May, 1891, .	3	153 29	45	6,898 05	Profits capital, as per	
Nov., 1891, .	4	142 74	21	2,997 54	general ledger, . . .	15,670 67
May, 1892, .	5	132 57	40	5,302 80	Unpaid dues, . . .	376 00
Nov., 1892, .	6	122 69	47	5,766 43		
May, 1893, .	7	113 11	24	2,714 64		
Nov., 1893, .	8	103 83	44	4,568 52		
May, 1894, .	9	94 88	63	5,977 44		
Nov., 1894, .	10	86 17	44	3,791 48		
May, 1895, .	11	77 76	87	6,765 12		
Nov., 1895, .	12	69 60	59	4,106 40		
May, 1896, .	13	61 68	80	4,934 40		
Nov., 1896, .	14	53 99	48	2,591 52		
May, 1897, .	15	46 53	83	3,861 99		
Nov., 1897, .	16	39 28	127	4,988 56		
May, 1898, .	17	32 24	71	2,289 04		
Nov., 1898, .	18	25 40	83	2,108 20		
May, 1899, .	19	18 77	89	1,670 53		
Nov., 1899, .	20	12 33	142	1,750 86		
May, 1900, .	21	6 08	152	924 16		
Dues paid in advance, . . .				37 00		
Total,				\$88,175 67	Total,	\$88,175 67

Number of shares issued during the year,	345
Number of shares now in force,	1,432
Number of shares now borrowed upon,	460
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	198
Number of shares forfeited during the year,	6
Number of shares retired during the year,	40
Highest rate of premium or interest received on money sold during the year : 6 per cent.	
Lowest rate of premium or interest received on money sold during the year : 5 per cent.	
Rate of profits distributed : first term, 3 per cent. ; second term, 2½ per cent.	
Number of members withdrawn during the year,	41
Present number of members,	218
Present number of borrowers,	68
Present number of non-borrowers,	150
Number of loans secured by first mortgage of real estate,	65
Number of loans on shares,	21
Largest loan to any one member,	\$4,600 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	568 09
Date of examination by commissioner: January 16.	

SOUTH WEYMOUTH CO-OPERATIVE BANK—SOUTH WEYMOUTH.

Incorporated Feb. 28, 1889. Commenced business March 9, 1889.

A. FENTON BULLOCK, *President.*

FRANK H. RICHARDS, *Secretary.*

ELLIS J. PITCHER, *Treasurer.*

Names of security committee :

LOUIS A. COOK,

JOHN H. STETSON,

JAMES F. FRAWLEY,

CHARLES H. CLAPP,

FRANCIS F. BULLOCK.

Regular meetings the second Saturday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$86,025 00	Dues capital, . . .	\$74,880 00
Loans on shares, . . .	4,375 00	Profits capital (all series), .	16,578 71
Temporary expense account, .	7 50	Interest, . . .	59 27
Real estate by foreclosure, .	2,309 38	Premiums, . . .	2 95
Unpaid fines, . . .	23 26	Withdrawal profits, . . .	3 79
Taxes, . . .	144 02	Guaranty fund, . . .	774 30
Cash in hands of treasurer, .	245 47	Surplus, . . .	477 21
		Forfeited share account, .	23 40
		Suspense account, . . .	330 00
	\$93,129 63		\$93,129 63

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$20,424 00	For real estate loans, . . .	\$18,725 00
interest, . . .	5,118 92	share loans, . . .	1,805 00
premiums, . . .	186 67	dues capital withdrawn, .	4,682 00
fines, . . .	178 58	dues capital forfeited, .	73 00
transfer fees, . . .	2 50	dues capital retired, .	5,510 00
real estate loans repaid, .	8,400 00	dues capital matured, .	3,726 00
real estate loans eliminated by foreclosure, .	2,000 00	profits capital withdrawn, .	724 17
real estate loans eliminated by maturity of shares, . . .	1,600 00	profits capital forfeited, .	1 86
share loans repaid, . . .	2,405 00	profits capital retired, .	2,314 45
withdrawal profits, . . .	180 11	profits capital matured, .	1,692 36
forfeiture profits, . . .	1 03	temporary expenses, . .	284 16
suspense account, . . .	330 00	forfeited shares, . . .	26 90
Cash on hand Oct. 31, 1899, .	1,402 76	interest on retired shares, .	60 30
		real estate by foreclosure, .	2,309 38
		security committee, . . .	3 70
		taxes, . . .	45 82
		Cash on hand Oct. 31, 1900, .	245 47
	\$42,229 57		\$42,229 57

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$60,250 00	6.00 per cent.	\$4,850 00	6.90 per cent.	\$3,475 00	6.00 per cent.
13,825 00	6.30 "	3,650 00	7 20 "	250 00	6.30 "
2,725 00	6.60 "	725 00	7.50 "	350 00	6.60 "
				300 00	6.90 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1889, .	2	\$191 07	34	\$6,496 38	Dues capital, as per gen-	
Mar., 1890, .	3	179 43	64	11,483 52	eral ledger, . . .	\$74,880 00
Sept., 1890, .	4	168 24	22	3,701 28	Profits capital, as per	
Mar., 1891, .	5	157 26	30	4,717 80	general ledger, . .	16,578 71
Sept., 1891, .	6	146 69	15	2,200 35	Unpaid dues, . . .	1,088 00
Mar., 1892, .	7	136 45	37	5,048 65		
Sept., 1892, .	8	126 44	48	6,069 12		
Mar., 1893, .	9	116 76	59	6,888 84		
Sept., 1893, .	10	107 32	4	429 28		
Mar., 1894, .	11	98 28	34	3,341 52		
Sept., 1894, .	12	89 45	19	1,699 55		
Mar., 1895, .	13	80 86	37	2,991 82		
Sept., 1895, .	14	72 56	47	3,410 32		
Mar., 1896, .	15	64 48	64	4,126 72		
Sept., 1896, .	16	56 65	26	1,472 90		
Mar., 1897, .	17	49 04	117	5,737 68		
Sept., 1897, .	18	41 67	104	4,333 68		
Mar., 1898, .	19	34 54	115	3,972 10		
Sept., 1898, .	20	27 61	134	3,699 74		
Mar., 1899, .	21	20 90	275	5,747 50		
Sept., 1899, .	22	14 41	177	2,550 57		
Mar., 1900, .	23	8 11	249	2,019 39		
Sept., 1900, .	24	2 00	180	360 00		
Dues paid in advance, . . .				48 00		
Total,				\$92,546 71	Total,	\$92,546 71

Number of shares issued during the year, 459
 Number of shares now in force, 1,891
 Number of shares now borrowed upon, 525
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 149
 Number of shares forfeited during the year, 21
 Number of shares retired during the year, 41
 Number of shares matured during the year, 27
 Highest rate of premium or interest received on money sold during the year :
 " 45 cents premium.
 Lowest rate of premium or interest received on money sold during the year :
 6 per cent.
 Rate of profits distributed : first term, 3 per cent. ; second term, 3 $\frac{1}{4}$ per cent.

Number of members withdrawn during the year,	28
Present number of members,	293
Present number of borrowers,	106
Present number of non-borrowers,	187
Number of loans secured by first mortgage of real estate,	120
Number of loans on shares,	33
Largest loan to any one member,	\$3,400 00
Smallest loan to any one member,	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	284 16
Date of examination by commissioner: March 6.	

SPRINGFIELD CO-OPERATIVE BANK—SPRINGFIELD.

Incorporated April 13, 1882. Commenced business May 9, 1882.

IRA B. ALLEN, *President*.E. S. BATCHELDER, *Secretary*.C. H. CHURCHILL, *Treasurer*.

Names of security committee :

S. D. SHERWOOD,

C. H. CHURCHILL,

L. C. SCHENING.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$412,100 00	Dues capital, . . .	\$407,957 00
Loans on shares, . . .	29,800 00	Profits capital (all series), . .	68,107 18
Real estate by foreclosure, . .	13,359 85	Guaranty fund, . . .	3,240 47
Unpaid interest, . . .	2,566 83	Surplus, . . .	2,886 19
Unpaid fines, . . .	291 69	Forfeited share account, . .	182 99
Personal accounts, . . .	401 20		
Cash in hands of treasurer, . .	23,854 26		
	\$482,373 83		\$482,373 83

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$112,190 00	For real estate loans, . . .	\$83,400 00
interest, . . .	25,429 90	share loans, . . .	22,600 00
premiums, . . .	9 85	dues capital withdrawn, . .	55,147 00
finer, . . .	1,304 89	dues capital forfeited, . .	2,779 00
transfer fees, . . .	20 50	dues capital retired, . .	75,915 00
real estate loans repaid, . .	104,225 00	dues capital matured, . .	1,380 00
real estate loans elimi- nated by foreclosure, . .	16,050 00	profits capital withdrawn, . .	8,349 88
real estate loans elimi- nated by maturity of shares, . . .	2,000 00	profits capital forfeited, . .	741 20
share loans repaid, . .	21,780 00	profits capital retired, . .	19,706 50
withdrawal profits, . .	1,418 99	profits capital matured, . .	629 20
forfeiture profits, . .	72 13	temporary expenses, . .	1,827 15
forfeited shares, . .	250 97	forfeited shares, . .	250 97
real estate by foreclos- ure, . . .	3,512 00	interest on retired shares, . .	237 68
expense account, . .	12 85	real estate by foreclosure, . .	16,164 50
Cash on hand Oct. 31, 1899, . .	24,721 74	personal account, . .	10 00
	\$312,998 82	interest refunded, . .	6 48
		Cash on hand Oct. 31, 1900, . .	23,854 26
			\$312,998 82

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$402,500 00	5.00 per cent.	\$9,600 00	6.00 per cent.	\$29,075 00 725 00	5.00 per cent. 6.00 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Feb., 1890, .	17	\$181 32	15	\$2,719 80	Dues capital, as per gen- eral ledger, . . .	\$407,957 00
Aug., 1890, .	19	169 77	14	2,376 78	Profits capital, as per general ledger, . . .	68,107 18
Feb., 1891, .	21	158 67	21	3,332 07	Unpaid dues, . . .	4,519 00
May, 1891, .	22	153 31	12	1,839 72		
Aug., 1891, .	23	148 02	7	1,036 14		
Nov., 1891, .	24	142 85	25	3,571 25		
Feb., 1892, .	25	137 66	6	825 96		
May, 1892, .	26	132 56	19	2,518 64		
Aug., 1892, .	27	127 57	31	3,954 67		
Nov., 1892, .	28	122 66	153	18,766 98		
Feb., 1893, .	29	117 86	191	22,511 26		
May, 1893, .	30	113 06	167	18,881 02		
Aug., 1893, .	31	108 34	142	15,384 28		
Nov., 1893, .	32	103 79	195	20,239 05		
Feb., 1894, .	33	99 22	213	21,133 86		
May, 1894, .	34	94 76	207	19,615 32		
Aug., 1894, .	35	90 38	165	14,912 70		
Nov., 1894, .	36	86 02	247	21,246 94		
Feb., 1895, .	37	81 80	293	23,967 40		
May, 1895, .	38	77 58	300	23,274 00		
Aug., 1895, .	39	73 44	289	21,224 16		
Nov., 1895, .	40	69 39	102	7,077 78		
Feb., 1896, .	41	65 37	288	18,826 56		
May, 1896, .	42	61 44	376	23,101 44		
Aug., 1896, .	43	57 55	245	14,099 75		
Nov., 1896, .	44	53 76	230	12,364 80		
Feb., 1897, .	45	49 97	435	21,736 95		
May, 1897, .	46	46 28	473	21,890 44		
Aug., 1897, .	47	42 67	317	13,526 39		
Nov., 1897, .	48	39 08	590	23,057 20		
Feb., 1898, .	49	35 55	487	17,312 85		
May, 1898, .	50	32 03	135	4,330 80		
Aug., 1898, .	51	28 68	161	4,617 48		
Nov., 1898, .	52	25 31	422	10,680 82		
Feb., 1899, .	53	21 97	192	4,218 24		
May, 1899, .	54	18 73	332	6,218 36		
Aug., 1899, .	55	15 53	302	4,690 06		
Nov., 1899, .	56	12 34	131	1,616 54		
Feb., 1900, .	57	9 19	399	3,666 81		
May, 1900, .	58	6 09	415	2,527 35		
Aug., 1900, .	59	3 03	452	1,369 56		
Dues paid in advance, . . .				321 00		
Total,				\$480,583 18	Total,	\$480,583 18

Number of shares issued during the year,	1,463
Number of shares now in force,	9,196
Number of shares now borrowed upon,	2,851
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	1,392
Number of shares forfeited during the year,	88
Number of shares retired during the year,	853
Number of shares matured during the year,	10
Highest rate of premium or interest received on money sold during the year : 5 per cent.	
Lowest rate of premium or interest received on money sold during the year : 5 per cent.	
Rate of profits distributed : first term, 1 5-16 per cent. ; second term, 1 5-16 per cent. ; third term, 1 5-16 per cent. ; fourth term, 1 $\frac{1}{4}$ per cent.	
Number of members withdrawn during the year,	218
Present number of members,	1,216
Present number of borrowers,	340
Present number of non-borrowers,	876
Number of loans secured by first mortgage of real estate,	322
Number of loans on shares,	147
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, .	1,814 30
Date of examination by commissioner : September 26, 28.	

STONEHAM CO-OPERATIVE BANK—STONEHAM.

Incorporated Jan. 10, 1887. Commenced business Feb. 1, 1887.

WILLIAM B. SNOW, *President*.GEORGE N. GREEN, *Secretary and Treasurer*.

Names of security committee:

ARTHUR H. COWDREY,

OLIVER H. MARSTON,

SIDNEY A. HILL.

Regular meetings the first Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$133,100 00	Dues capital, . . .	\$133,492 00
Loans on shares, . . .	14,300 00	Profits capital (all series), . .	25,838 93
Real estate by foreclosure, . .	10,575 14	Guaranty fund, . . .	1,450 00
Unpaid interest, . . .	752 60	Surplus, . . .	1,678 76
Unpaid fines, . . .	117 15	Forfeited share account, . .	66 77
Mortgages, . . .	3,000 00		
Cash in hands of treasurer, . .	681 57		
	\$162,526 46		\$162,526 46

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$32,274 00	For real estate loans, . . .	\$29,800 00
interest, . . .	7,461 49	share loans, . . .	6,350 00
fines, . . .	339 21	dues capital withdrawn, . .	19,898 00
transfer fees, . . .	1 50	dues capital forfeited, . .	354 00
real estate loans repaid, . .	16,050 00	dues capital matured, . .	2,518 00
real estate loans eliminated by foreclosure, . .	5,500 00	profits capital withdrawn, . .	4,684 30
real estate loans eliminated by maturity of shares, . . .	2,200 00	profits capital forfeited, . .	84 71
share loans repaid, . . .	4,500 00	profits capital matured, . .	1,143 56
withdrawal profits, . . .	160 78	temporary expenses, . .	557 39
forfeiture profits, . . .	28 00	real estate by foreclosure, . .	6,536 49
real estate by foreclosure, . .	3,493 16	mortgage, . . .	3,000.00
Cash on hand Oct. 31, 1899, . .	3,599 88	Cash on hand Oct. 31, 1900, . .	681 57
	\$75,603 02		\$75,603 02

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$133,100 00	5.00 per cent.	-	-	\$14,300 00	5.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Feb., 1889, .	5	\$201 81	17	\$3,430 77	Dues capital, as per gen-	
May, 1889, .	6	195 72	17	3,327 24	eral ledger, . .	\$133,492 00
Nov., 1889, .	7	184 02	24	4,416 48	Profits capital, as per	
May, 1890, .	8	172 64	34	5,869 76	general ledger, . .	25,838 93
Nov., 1890, .	9	161 65	54	8,729 10	Unpaid dues, . . .	993 00
May, 1891, .	10	150 94	63	9,509 22		
Nov., 1891, .	11	140 62	39	5,484 18		
May, 1892, .	12	130 60	44	5,746 40		
Nov., 1892, .	13	120 87	61	7,373 07		
May, 1893, .	14	111 45	40	4,458 00		
Nov., 1893, .	15	102 32	57	5,832 24		
May, 1894, .	16	93 50	94	8,789 00		
Nov., 1894, .	17	84 96	144	12,234 24		
May, 1895, .	18	76 69	114	8,742 66		
Nov., 1895, .	19	68 66	266	18,263 56		
May, 1896, .	20	60 86	169	10,285 34		
Nov., 1896, .	21	53 30	133	7,088 90		
May, 1897, .	22	45 96	128	5,882 88		
Nov., 1897, .	23	38 82	213	8,268 66		
May, 1898, .	24	31 90	110	3,509 00		
Nov., 1898, .	25	25 17	211	5,310 87		
May, 1899, .	26	18 64	143	2,665 52		
Nov., 1899, .	27	12 29	260	3,195 40		
May, 1900, .	28	6 08	293	1,781 44		
Dues paid in advance, . . .				130 00		
Total,				\$160,323 93	Total,	\$160,323 93

Number of shares issued during the year,	568
Number of shares now in force,	2,728
Number of shares now borrowed upon,	1,054
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	344
Number of shares forfeited during the year,	28
Number of shares matured during the year,	18
Highest rate of premium or interest received on money sold during the year : 5 per cent.	
Lowest rate of premium or interest received on money sold during the year : 5 per cent.	
Rate of profits distributed : first term, 2 $\frac{1}{4}$ per cent. ; second term, 2 $\frac{1}{4}$ per cent.	
Number of members withdrawn during the year,	32
Present number of members,	381
Present number of borrowers,	135
Present number of non-borrowers,	246
Number of loans secured by first mortgage of real estate,	138
Number of loans on shares,	31
Largest loan to any one member,	\$4,300 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	557 39
Date of examination by commissioner : February 6.	

STOUGHTON CO-OPERATIVE BANK—STOUGHTON.

Incorporated March 23, 1886. Commenced business April 10, 1886.

GEORGE E. BELCHER, *President*. HENRY W. BRITTON, *Secretary and Treasurer*.

Names of security committee :

RICHARD B. WARD, CHRISTOPHER FARRELL,
WEBSTER SMITH.

Regular meetings the second Saturday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$160,037 00	Dues capital, . . .	\$144,364 00
Loans on shares, . . .	7,910 00	Profits capital (all series), .	32,600 19
Temporary expense account, .	2 00	Interest, . . .	1,031 74
Real estate by foreclosure, .	11,999 69	Premiums, . . .	41 68
Mortgage, . . .	136 43	Fines, . . .	140 46
Taxes paid, . . .	74 79	Transfer fees, . . .	75
Cash in hands of treasurer, .	4,344 11	Withdrawal profits, . . .	66 69
		Forfeiture profits, . . .	2 59
		Guaranty fund, . . .	2,937 89
		Surplus, . . .	2,419 44
		Matured share account, .	198 59
		Due on mortgage loans, .	700 00
	\$184,504 02		\$184,504 02

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$38,575 00	For real estate loans, . . .	\$32,950 00
interest, . . .	11,361 60	share loans, . . .	5,385 00
premiums, . . .	521 54	dues capital withdrawn, .	24,026 00
finer, . . .	763 70	dues capital forfeited, .	1,994 00
transfer fees, . . .	2 25	dues capital matured, .	11,831 00
real estate loans repaid, .	29,800 00	profits capital withdrawn, .	4,629 38
real estate loans elimi- nated by foreclosure, .	6,300 00	profits capital forfeited, .	645 23
real estate loans elimi- nated by maturity of shares, . . .	2,200 00	profits capital matured, .	5,479 06
share loans repaid, . . .	3,270 00	temporary expenses, .	761 13
withdrawal profits, . . .	211 94	forfeited shares, . . .	2,113 00
forfeiture profits, . . .	5 61	real estate by foreclosure, .	7,220 38
forfeited shares, . . .	2,113 00	matured share account, .	17,029 59
real estate by foreclos- ure, . . .	4,523 90	taxes, . . .	52 42
matured share account, .	14,808 50	surplus account, . . .	27 69
surplus account, . . .	11 82	Cash on hand Oct. 31, 1900, .	4,344 11
due on mortgage loans, .	700 00		
Cash on hand Oct. 31, 1899, .	3,319 13		
	\$118,487 99		\$118,487 99

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$47,100 00	6.00 per cent.	\$2,100 00	7.50 per cent.	\$6,735 00	6.00 per cent.
101,437 00	6.30 "	900 00	7.80 "	1,175 00	6.30 "
3,700 00	6.60 "	1,600 00	8.10 "		
3,200 00	6.90 "				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1889, .	5	\$191 59	34	\$6,514 06	Dues capital, as per gen-	
Mar., 1890, .	6	179 81	66	11,867 46	eral ledger,	\$144,364 00
Sept., 1890, .	7	168 39	78	13,134 42	Profits capital, as per	
Mar., 1891, .	8	157 34	85	13,373 90	general ledger, . . .	32,600 19
Sept., 1891, .	9	146 62	70	10,263 40	Unpaid dues,	1,136 00
Mar., 1892, .	10	136 24	71	9,673 04		
Sept., 1892, .	11	126 20	93	11,736 60		
Mar., 1893, .	12	116 46	96	11,180 16		
Sept., 1893, .	13	107 04	56	5,994 24		
Mar., 1894, .	14	97 87	102	9,982 74		
Sept., 1894, .	15	89 04	60	5,342 40		
Mar., 1895, .	16	80 48	70	5,633 60		
Sept., 1895, .	17	72 16	133	9,597 28		
Mar., 1896, .	18	64 13	111	7,118 43		
Sept., 1896, .	19	56 32	118	6,645 76		
Mar., 1897, .	20	48 78	156	7,609 68		
Sept., 1897, .	21	41 46	189	7,835 94		
Mar., 1898, .	22	34 37	230	7,905 10		
Sept., 1898, .	23	27 51	129	3,548 79		
Mar., 1899, .	24	20 85	199	4,149 15		
Sept., 1899, .	25	14 38	403	5,795 14		
Mar., 1900, .	26	8 10	289	2,340 90		
Sept., 1900, .	27	2 00	341	682 00		
Dues paid in advance,				176 00		
Total,				\$178,100 19	Total,	\$178,100 19

Number of shares issued during the year, 861
Number of shares now in force, 3,179
Number of shares now borrowed upon, 1,086
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 720
Number of shares forfeited during the year, 33
Number of shares matured during the year, 86
Highest rate of premium or interest received on money sold during the year :
6 per cent.
Lowest rate of premium or interest received on money sold during the year :
6 per cent.
Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.

Number of members withdrawn during the year,	112
Present number of members,	456
Present number of borrowers,	189
Present number of non-borrowers,	267
Number of loans secured by first mortgage of real estate,	158
Number of loans on shares,	31
Largest loan to any one member,	\$4,800 00
Smallest loan to any one member,	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	761 13
Date of examination by commissioner: March 30.	

SUFFOLK CO-OPERATIVE BANK—BOSTON.

Incorporated Dec. 11, 1885. Commenced business Jan. 1, 1886.

CHARLES A. POTTER, *President*.CHARLES J. PAGE, *Secretary and Treasurer*.

Names of security committee :

ALFRED FOSTER,

WILLIAM A. RUDDICK,

FREDERICK J. STARK.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$44,313 42	Dues capital,	\$47,734 00
Loans on shares, . . .	6,195 00	Profits capital (all series), .	11,386 84
Real estate by foreclosure, .	3,969 52	Guaranty fund,	395 00
Unpaid interest, . . .	1,307 40	Surplus,	469 09
Unpaid premiums, . . .	253 72	Forfeited share account, .	81 48
Unpaid fines,	100 69	Rent,	10 00
Insurance,	37 25	Personal accounts, . . .	38 16
Taxes,	56 57		
Cash in hands of treasurer, .	3,881 04		
	\$60,114 61		\$60,114 61

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$13,064 00	For real estate loans, . . .	\$15,128 78
interest,	2,911 19	share loans,	4,450 00
premiums,	577 40	dues capital withdrawn, .	8,445 00
fines,	170 27	dues capital matured, .	1,652 00
real estate loans repaid, .	13,250 00	profits capital withdrawn, .	1,118 91
share loans repaid, . . .	4,090 00	profits capital matured, .	749 16
withdrawal profits, . . .	207 22	temporary expenses, . .	711 67
real estate by foreclos- ure,	105 00	interest on matured shares,	11 97
surplus,	1 00	real estate by foreclosure, .	149 33
rent,	10 00	taxes paid,	56 57
insurance,	20 00	rent,	63 25
Cash on hand Oct. 31, 1899, .	2,068 85	insurance,	57 25
	\$36,474 93	Cash on hand Oct. 31, 1900, .	3,881 04
			\$36,474 93

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,905 20	6.00 per cent.	\$4,323 58	6.90 per cent.	\$2,225 00	6.00 per cent.
2,500 00	6.30 "	3,345 00	7.20 "	600 00	6.60 "
2,300 00	6.60 "	21,939 64	7.50 "	3,370 00	7.50 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	8	\$200 45	17	\$3,407 65	Dues capital, as per gen-	
Nov., 1889, .	9	188 48	20	3,769 60	eral ledger, . . .	\$47,734 00
May, 1890, .	10	177 01	15	2,655 15	Profits capital, as per	
Nov., 1890, .	11	165 72	12	1,988 64	general ledger, . . .	11,386 88
May, 1891, .	12	154 85	13	2,013 05	Unpaid dues, . . .	1,897 00
Nov., 1891, .	13	144 27	36	5,193 72		
May, 1892, .	14	133 93	76	10,178 68		
Nov., 1892, .	15	123 89	9	1,115 01		
May, 1893, .	16	114 14	9	1,027 26		
May, 1894, .	18	95 53	26	2,483 78		
Nov., 1894, .	19	86 62	39	3,378 18		
May, 1895, .	20	78 04	34	2,653 36		
Nov., 1895, .	21	69 73	20	1,394 60		
May, 1896, .	22	61 71	44	2,715 24		
Nov., 1896, .	23	53 91	50	2,695 50		
May, 1897, .	24	46 41	24	1,113 84		
Nov., 1897, .	25	39 16	125	4,895 00		
May, 1898, .	26	32 15	88	2,829 20		
Nov., 1898, .	27	25 37	52	1,319 24		
May, 1899, .	28	18 77	81	1,520 37		
Nov., 1899, .	29	12 34	145	1,789 30		
May, 1900, .	30	6 09	139	846 51		
Dues paid in advance, . . .				35 00		
Total,				\$61,017 88	Total,	\$61,017 88

Number of shares issued during the year, 322
 Number of shares now in force, 1,974
 Number of shares now borrowed upon, 355
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 304
 Number of shares matured during the year, 12
 Highest rate of premium or interest received on money sold during the year:
 25 cents premium.
 Lowest rate of premium or interest received on money sold during the year:
 6 per cent.
 Rate of profits distributed: first term, $2\frac{3}{4}$ per cent.; second term, $2\frac{1}{2}$ per cent.
 Number of members withdrawn during the year, 49
 Present number of members, 150
 Present number of borrowers, 49
 Present number of non-borrowers, 101
 Number of loans secured by first mortgage of real estate, 49
 Number of loans on shares, 24
 Largest loan to any one member, \$3,300 00
 Smallest loan to any one member, 20 00
 Amount of expenses of the corporation for the year ending Oct. 31, 1900, 711 67
 Date of examination by commissioner: January 26.

TAUNTON CO-OPERATIVE BANK—TAUNTON.

Incorporated March 2, 1880. Commenced business March 17, 1880.

HENRY W. COLBY, *President.*

H. O. MORSE, *Secretary.*

GEORGE E. DEAN, *Treasurer.*

Names of security committee :

DANIEL CAREY,

THOMAS BAKER,

HERBERT N. PIERCE.

Regular meetings the first Tuesday after fifteenth of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$404,900 00	Dues capital,	\$366,251 00
Loans on shares,	14,750 00	Profits capital (all series), . .	72,490 17
Permanent expense account, .	219 39	Guaranty fund,	2,650 30
Unpaid interest,	3,031 00	Surplus,	886 90
Unpaid premiums,	159 50	Forfeited share account, . .	133 94
Unpaid fines,	281 77		
Cash in hands of treasurer, .	19,070 65		
	\$442,412 31		\$442,412 31

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$98,718 00	For real estate loans,	\$114,650 00
interest,	23,541 95	share loans,	13,550 00
premiums,	1,239 05	dues capital withdrawn, . .	25,331 00
fines,	427 98	dues capital retired, . . .	40,427 00
transfer fees,	26 00	dues capital matured, . . .	1,710 00
real estate loans repaid, . .	95,400 00	profits capital withdrawn, .	4,631 00
real estate loans eliminated by maturity of shares,	2,400 00	profits capital retired, . .	9,448 37
share loans repaid,	10,950 00	profits capital matured, . .	780 48
Cash on hand Oct. 31, 1899, .	30 08	temporary expenses, . . .	1,306 29
		permanent expenses, . . .	74 18
		interest on retired shares, .	1,754 09
		Cash on hand Oct. 31, 1900, .	19,070 65
	\$232,733 06		\$232,733 06

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$404,900 00	6.30 per cent.	-	-	\$14,750 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	10	\$196 21	93	\$18,247 53	Dues capital, as per gen-	
May, 1890, .	11	173 43	112	19,424 16	eral ledger, . . .	\$366,251 00
May, 1891, .	12	152 02	406	61,720 12	Profits capital, as per	
May, 1892, .	13	131 75	244	32,147 00	general ledger, . .	72,490 17
May, 1893, .	14	112 67	430	48,448 10	Unpaid dues, . . .	5,893 00
May, 1894, .	15	94 66	508	48,087 28		
May, 1895, .	16	77 66	590	45,819 40		
May, 1896, .	17	61 63	687	42,339 81		
May, 1897, .	18	46 51	930	43,254 30		
May, 1898, .	19	32 24	1,371	44,201 04		
May, 1899, .	20	18 79	1,691	31,773 89		
May, 1900, .	21	6 09	1,506	9,171 54		
Total,				\$444,634 17	Total,	\$444,634 17

Number of shares issued during the year, 1,672

Number of shares now in force, 8,568

Number of shares now borrowed upon, 2,679

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 700

Number of shares retired during the year, 430

Number of shares matured during the year, 12

Highest rate of premium or interest received on money sold during the year:
5 cents premium.

Lowest rate of premium or interest received on money sold during the year:
5 cents premium.

Rate of profits distributed: first term, 3 per cent.; second term, 2½ per cent.

Number of members withdrawn during the year, 63

Present number of members, 1,051

Present number of borrowers, 288

Present number of non-borrowers, 763

Number of loans secured by first mortgage of real estate, 324

Number of loans on shares, 103

Largest loan to any one member, \$5,000 00

Smallest loan to any one member, 50 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, . . . 1,349 50

Date of examination by commissioner: May 28.

TROY CO-OPERATIVE BANK—FALL RIVER.

Incorporated July 18, 1880. Commenced business July 20, 1880.

JEROME C. BORDEN, *President*. GEORGE H. EDDY, Jr., *Secretary and Treasurer*.

Names of security committee :

JACOB FASH, JOHN M. YOUNG,
 THOMAS D. COVEL.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$474,200 00	Dues capital, . . .	\$430,452 00
Loans on shares, . . .	27,600 00	Profits capital (all series), . .	66,413 34
Real estate by foreclosure, . .	4,555 94	Guaranty fund, . . .	2,692 03
Unpaid interest, . . .	2,053 76	Surplus, . . .	9,880 73
Unpaid fines, . . .	59 14	Forfeited share account, . .	57 30
Cash in hands of treasurer, . .	1,437 62	Advance payments, . .	361 25
		Suspense account, . .	49 81
	\$509,906 46		\$509,906 46

*Detailed Statement of Receipts and Disbursements for the Year ending
 Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$132,117 00	For real estate loans, . . .	\$127,700 00
interest, . . .	26,618 76	share loans, . . .	22,950 00
premiums, . . .	7 04	dues capital withdrawn, . .	86,757 00
fines, . . .	481 43	dues capital forfeited, . .	925 00
real estate loans repaid, . .	102,250 00	dues capital retired, . .	36,011 00
real estate loans eliminated by foreclosure, . .	2,200 00	profits capital withdrawn, . .	13,923 83
share loans repaid, . .	17,300 00	profits capital forfeited, . .	123 87
forfeited shares, . .	575 89	profits capital retired, . .	7,674 50
real estate by foreclosure, . .		temporary expenses, . .	2,002 83
advance payments, . .	9,759 79	forfeited shares, . .	656 91
suspense account, . .	61 01	interest on retired shares, . .	553 50
Cash on hand Oct. 31, 1899, . .	17,381 46	real estate by foreclosure, . .	3,055 09
		advance payments, . .	9,731 00
		suspense account, . .	35 30
		Cash on hand Oct. 31, 1900, . .	1,437 62
	\$313,537 45		\$313,537 45

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$435,000 00	5.50 per cent.	\$850 00	6.50 per cent.	\$22,150 00	5.50 per cent.
38,350 00	6.00 "			5,100 00	6.00 "
				350 00	6.50 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1889, .	19	\$196 36	44	\$8,639 84	Dues capital, as per gen-	
Oct., 1889, .	20	184 77	17	3,141 09	eral ledger, . . .	\$430,452 00
April, 1890, .	21	173 56	45	7,810 20	Profits capital, as per	
Oct., 1890, .	22	162 68	21	3,416 28	general ledger, . . .	66,413 34
April, 1891, .	23	152 15	125	19,018 75	Unpaid dues, . . .	2,848 00
Oct., 1891, .	24	141 90	124	17,595 60		
April, 1892, .	25	131 92	168	22,162 56		
Oct., 1892, .	26	122 26	102	12,470 52		
April, 1893, .	27	112 89	199	22,465 11		
Oct., 1893, .	28	103 78	160	16,604 80		
April, 1894, .	29	94 94	302	28,671 88		
Oct., 1894, .	30	86 39	285	24,621 15		
April, 1895, .	31	78 08	429	33,496 32		
Oct., 1895, .	32	69 99	430	30,095 70		
April, 1896, .	33	62 16	794	49,355 04		
Oct., 1896, .	34	54 54	684	37,305 36		
April, 1897, .	35	47 18	910	42,933 80		
Oct., 1897, .	36	40 02	680	27,213 60		
April, 1898, .	37	33 06	791	26,150 46		
Oct., 1898, .	38	26 30	860	22,618 00		
April, 1899, .	39	19 72	1,166	22,993 52		
Oct., 1899, .	40	13 32	768	10,229 76		
April, 1900, .	41	7 08	1,325	9,381 00		
Oct., 1900, .	42	1 00	1,323	1,323 00		
Total,				\$499,713 34	Total,	\$499,713 34

Number of shares issued during the year, 2,844
 Number of shares now in force, 11,752
 Number of shares now borrowed upon, 3,232
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 2,300
 Number of shares forfeited during the year, 38
 Number of shares retired during the year, 450
 Highest rate of premium or interest received on money sold during the year :
 5½ per cent.
 Lowest rate of premium or interest received on money sold during the year :
 5½ per cent.
 Rate of profits distributed : first term, 2½ per cent. ; second term, 2½ per cent.

Number of members withdrawn during the year,	367
Present number of members,	1,368
Present number of borrowers,	314
Present number of non-borrowers,	1,054
Number of loans secured by first mortgage of real estate,	252
Number of loans on shares,	134
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	2,002 83
Date of examination by commissioner: September 6.	

VOLUNTEER CO-OPERATIVE BANK — BOSTON.

Incorporated Nov. 16, 1887. Commenced business Jan. 1, 1888.

WALTER C. SHAPLEIGH, *President*. FRANK E. BURBANK, *Secretary and Treasurer*.

Names of security committee :

GEORGE MURPHY, WM. J. DRISCOLL,
I. W. DERBY.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$391,753 00	Dues capital, . . .	\$358,284 00
Loans on shares, . . .	12,550 00	Profits capital (all series), .	63,354 06
Temporary expense account, .	205 71	Interest, . . .	134 44
Real estate by foreclosure, .	18,051 96	Withdrawal profits, . . .	290 50
Unpaid fines, . . .	43 94	Guaranty fund, . . .	1,883 00
Rent account, . . .	117 78	Surplus, . . .	2,085 57
Personal accounts, . . .	2,482 62	Forfeited share account, .	159 16
Office furniture, . . .	555 42	Matured share account, .	403 32
Cash in hands of treasurer, .	1,047 34	Personal accounts, . . .	213 72
	\$426,807 77		\$426,807 77

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$105,514 00	For real estate loans, . . .	\$108,675 00
interest, . . .	21,120 93	share loans, . . .	11,050 00
fines, . . .	979 18	dues capital withdrawn, .	47,941 00
real estate loans repaid, .	54,672 00	dues capital forfeited, .	301 00
real estate loans elim- inated by foreclosure, .	10,350 00	dues capital retired, .	11,430 00
real estate loans elim- inated by maturity of shares, . . .	11,600 00	dues capital matured, .	18,525 00
share loans repaid, . . .	8,600 00	profits capital withdrawn, .	6,851 50
withdrawal profits, . . .	1,460 04	profits capital forfeited, .	21 81
forfeited shares, . . .	16 00	profits capital retired, .	3,343 30
real estate by foreclos- ure, . . .	5,467 18	profits capital matured, .	7,912 08
personal accounts, . . .	5,804 18	temporary expenses, . . .	2,140 96
retired share account, .	15,784 88	forfeited share account, .	20 00
matured share account, .	14,985 86	interest on retired shares, .	181 67
temporary expense, . . .	51	real estate by foreclosure, .	14,981 83
surplus, . . .	75 00	personal accounts, . . .	5,658 24
profits, . . .	88	retired share account, .	15,784 88
mortgages, . . .	2,031 41	matured share account, .	14,588 35
rents, . . .	112 66	fines, . . .	2 72
office furniture, . . .	55 49	mortgages, . . .	140 59
Cash on hand Oct. 31, 1899, .	12,659 51	rent, . . .	141 71
	\$271,289 71	surplus, . . .	375 84
		office furniture, . . .	174 89
		Cash on hand Oct. 31, 1900, .	1,047 34
			\$271,289 71

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$324,703 00	5.00 per cent.	\$5,100 00	6.30 per cent.	\$11,650 00	5.00 per cent.
9,500 00	5.25 "	1,450 00	6.50 "	650 00	6.00 "
45,100 00	6.00 "	2,000 00	6.60 "	200 00	7.00 "
900 00	6.25 "	3,000 00	6.90 "	50 00	7.50 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	4	\$190 63	135	\$25,735 05	Dues capital, as per gen-	
Jan., 1890, .	5	179 07	92	16,474 44	eral ledger, . . .	\$358,284 00
July, 1890, .	6	167 88	78	13,094 64	Profits capital, as per	
Jan., 1891, .	7	157 07	105	16,492 35	general ledger, . . .	63,354 06
July, 1891, .	8	146 55	86	12,603 30	Unpaid dues, . . .	2,830 00
Jan., 1892, .	9	136 38	166	22,639 08		
July, 1892, .	10	126 59	144	18,228 96		
Jan., 1893, .	11	117 07	190	22,243 30		
April, 1893, .	12	112 42	73	8,206 66		
July, 1893, .	13	107 86	33	3,559 38		
Oct., 1893, .	14	103 37	46	4,755 02		
Jan., 1894, .	15	98 93	155	15,334 15		
April, 1894, .	16	94 58	51	4,823 58		
July, 1894, .	17	90 30	96	8,668 80		
Oct., 1894, .	18	86 06	66	5,679 96		
Jan., 1895, .	19	81 90	204	16,707 60		
April, 1895, .	20	77 80	160	12,448 00		
July, 1895, .	21	73 75	122	8,997 50		
Oct., 1895, .	22	69 78	108	7,536 24		
Jan., 1896, .	23	65 85	137	9,021 45		
April, 1896, .	24	61 99	239	14,815 61		
July, 1896, .	25	58 16	113	6,572 08		
Oct., 1896, .	26	54 42	107	5,822 94		
Jan., 1897, .	27	50 72	303	15,368 16		
April, 1897, .	28	47 08	336	15,818 88		
July, 1897, .	29	43 49	254	11,046 46		
Oct., 1897, .	30	39 96	243	9,710 28		
Jan., 1898, .	31	36 48	641	23,383 68		
April, 1898, .	32	33 04	287	9,482 48		
July, 1898, .	33	29 65	417	12,364 05		
Oct., 1898, .	34	26 30	251	6,601 30		
Jan., 1899, .	35	22 99	368	8,460 32		
April, 1899, .	36	19 72	362	7,138 64		
July, 1899, .	37	16 50	303	4,999 50		
Oct., 1899, .	38	13 32	462	6,153 84		
Jan., 1900, .	39	10 18	616	6,270 88		
April, 1900, .	40	7 08	488	3,455 04		
July, 1900, .	41	4 02	473	1,901 46		
Oct., 1900, .	42	1 00	528	528 00		
Dues paid in advance, . . .				1,325 00		
Total,				\$424,468 06	Total,	\$424,468 06

Number of shares issued during the year,	2,646
Number of shares now in force,	9,038
Number of shares now borrowed upon,	2,291
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	1,833
Number of shares forfeited during the year,	79
Number of shares retired during the year,	91
Number of shares matured during the year,	132
Highest rate of premium or interest received on money sold during the year: 5½ per cent.	
Lowest rate of premium or interest received on money sold during the year: 5 per cent.	
Rate of profits distributed: first term, 1¼ per cent.; second term, 1¼ per cent.; third term, 1¼ per cent.; fourth term, 1¼ per cent.	
Number of members withdrawn during the year,	188
Present number of members,	1,003
Present number of borrowers,	215
Present number of non-borrowers,	788
Number of loans secured by first mortgage of real estate,	215
Number of loans on shares,	51
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, .	2,140 45
Date of examination by commissioner: May 29.	

WAKEFIELD CO-OPERATIVE BANK — WAKEFIELD.

Incorporated Jan. 31, 1887. Commenced business March 5, 1887.

ERASTUS D. WESTON, *President.* HARRY FOSTER, *Secretary and Treasurer.*

Names of security committee :

RICHARD S. STOUT, G. E. SMITH,
EVERETT W. EATON, OLIVER WALTON.

Regular meetings the first Saturday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$164,600 00	Dues capital,	\$162,333 00
Loans on shares,	9,500 00	Profits capital (all series), . .	28,209 85
Permanent expense account, .	145 00	Withdrawal profits,	27 94
Real estate by foreclosure, . .	6,736 07	Guaranty fund,	975 00
Unpaid interest,	1,019 21	Surplus,	3,021 28
Unpaid premiums,	45 80		
Unpaid fines,	74 18		
Cash in hands of treasurer, . .	12,446 81		
	\$194,567 07		\$194,567 07

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$51,428 00	For real estate loans,	\$36,750 00
interest,	9,530 91	share loans,	7,950 00
premiums,	376 88	dues capital withdrawn,	18,075 00
fines,	279 50	dues capital forfeited,	81 00
transfer fees,	3 25	dues capital retired,	27,573 00
real estate loans repaid,	39,600 00	dues capital matured,	4,384 00
real estate loans elimi- nated by foreclosure,	2,450 00	profits capital withdrawn,	2,883 17
real estate loans elimi- nated by maturity of shares,	1,200 00	profits capital forfeited,	6 55
share loans repaid,	8,450 00	profits capital retired,	5,342 45
withdrawal profits,	718 65	profits capital matured,	1,864 00
forfeiture profits,	1 59	temporary expenses,	811 78
real estate by foreclos- ure,	199 50	permanent expenses,	153 90
Cash on hand Oct. 31, 1899, . .	7,324 55	interest on retired shares,	438 44
	\$121,562 83	real estate by foreclosure,	2,802 73
		Cash on hand Oct. 31, 1900, . . .	12,446 81
			\$121,562 83

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$142,550 00	5.00 per cent.	\$200 00	6.60 per cent.	\$9,250 00	5.00 per cent.
21,500 00	6.30 "	350 00	7 20 "	250 00	6.30 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	6	\$200 56	18	\$3,610 08	Dues capital, as per gen-	
Nov., 1889, .	7	188 28	32	6,024 96	eral ledger, . . .	\$162,333 00
May, 1890, .	8	176 41	15	2,646 15	Profits capital, as per	
Nov., 1890, .	9	165 00	44	7,260 00	general ledger, . . .	28,209 85
May, 1891, .	10	153 95	31	4,772 45	Unpaid dues, . . .	1,551 00
Nov., 1891, .	11	143 28	60	8,596 80		
May, 1892, .	12	132 95	74	9,838 30		
Nov., 1892, .	13	122 99	30	3,689 70		
May, 1893, .	14	113 31	71	8,045 01		
Nov., 1893, .	15	104 01	59	6,136 59		
May, 1894, .	16	95 01	98	9,310 98		
Nov., 1894, .	17	86 31	41	3,538 71		
May, 1895, .	18	77 86	157	12,224 02		
Nov., 1895, .	19	69 65	103	7,173 95		
May, 1896, .	20	61 71	265	16,353 15		
Nov., 1896, .	21	54 01	241	13,016 41		
May, 1897, .	22	46 54	318	14,799 72		
Nov., 1897, .	23	39 28	409	16,065 52		
May, 1898, .	24	32 24	338	10,897 12		
Nov., 1898, .	25	25 41	400	10,164 00		
May, 1899, .	26	18 77	430	8,071 10		
Nov., 1899, .	27	12 34	479	5,910 86		
May, 1900, .	28	6 09	603	3,672 27		
Dues paid in advance, . . .				276 00		
Total,				\$192,093 85	Total,	\$192,093 85

Number of shares issued during the year, 1,165

Number of shares now in force, 4,316

Number of shares now borrowed upon, 1,256

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 551

Number of shares forfeited during the year, 13

Number of shares retired during the year, 404

Number of shares matured during the year, 32

Highest rate of premium or interest received on money sold during the year:
6 3-10 per cent.Lowest rate of premium or interest received on money sold during the year:
5 per cent.

Rate of profits distributed: first term, 3 per cent.; second term, 2½ per cent.

Number of members withdrawn during the year, 92

Present number of members, 599

Present number of borrowers, 185

Present number of non-borrowers, 414

Number of loans secured by first mortgage of real estate, 181

Number of loans on shares, 44

Largest loan to any one member, \$3,300 00

Smallest loan to any one member, 50 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, \$20 68

Date of examination by commissioner: March 22.

WALTHAM CO-OPERATIVE BANK—WALTHAM.

Incorporated Oct. 13, 1880. Commenced business Oct. 20, 1880.

EDWARD P. SMITH, *President.*DANIEL F. VILES, *Secretary and Treasurer.*

Names of security committee :

EDWARD P. SMITH,

MICHAEL T. CONNELLY,

CHARLES E. GETCHELL.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$478,200 00	Dues capital,	\$527,254 00
Loans on shares,	15,550 00	Profits capital (all series), .	107,747 57
Real estate by foreclosure, .	93,443 68	Interest,	2,450 65
Unpaid interest,	6,831 29	Premiums,	42 93
Unpaid premiums,	98 54	Fines,	143 01
Unpaid fines,	756 20	Guaranty fund,	8,800 00
Cash in hands of treasurer, .	52,889 02	Surplus,	1,124 81
		Unpaid bills,	205 76
	\$647,768 73		\$647,768 73

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$145,478 00	For real estate loans, . . .	\$77,600 00
interest,	31,592 97	share loans,	13,050 00
premiums,	554 82	dues capital withdrawn, .	97,747 00
fines,	1,382 31	dues capital forfeited, .	2,291 00
transfer fees,	5 25	dues capital retired, .	46,488 00
real estate loans repaid, .	118,900 00	dues capital matured, .	15,568 00
real estate loans elimi- nated by foreclosure, .	9,400 00	profits capital withdrawn, .	17,939 66
real estate loans elimi- nated by maturity of shares,	9,750 00	profits capital forfeited, .	287 84
share loans repaid,	12,950 00	profits capital retired, .	11,063 79
withdrawal profits,	857 00	profits capital matured, .	6,867 84
forfeiture profits,	19 18	temporary expenses, . .	3,766 84
real estate by foreclos- ure,	11,439 67	real estate by foreclosure, .	16,084 06
personal account,	221 85	Cash on hand Oct. 31, 1900,	52,889 02
Cash on hand Oct. 31, 1899, .	19,092 00		
	\$361,643 05		\$361,643 05

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$90,050 00	5.00 per cent.	\$2,800 00	6.50 per cent.	\$3,700 00	5.00 per cent.
330,250 00	6.00 "	750 00	6 60 "	11,850 00	6.00 "
9,450 00	6.10 "	200 00	6.70 "		
2,100 00	6.20 "	27,200 00	6.90 "		
5,950 00	6.30 "	1,100 00	7.20 "		
3,400 00	6.40 "	4,950 00	7.50 "		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1889, .	18	\$198 95	115	\$22,879 25	Dues capital, as per gen-	
Oct., 1889, .	19	186 83	78	14,572 74	eral ledger, . . .	\$527,254 00
Jan., 1890, .	20	180 97	85	15,382 45	Profits capital, as per	
April, 1890, .	21	175 12	64	11,207 68	general ledger, . .	107,747 57
July, 1890, .	22	169 44	120	20,332 80	Unpaid dues, . . .	8,638 00
Oct., 1890, .	23	163 87	104	17,042 48		
Jan., 1891, .	24	158 39	117	18,531 63		
April, 1891, .	25	153 00	138	21,114 00		
July, 1891, .	26	147 68	95	14,029 60		
Oct., 1891, .	27	142 49	151	21,515 99		
Jan., 1892, .	28	137 35	97	13,322 95		
April, 1892, .	29	132 28	137	18,122 36		
July, 1892, .	30	127 35	116	14,772 60		
Oct., 1892, .	31	122 45	124	15,183 80		
Jan., 1893, .	32	117 67	174	20,474 58		
April, 1893, .	33	112 95	162	18,297 90		
July, 1893, .	34	108 33	171	18,524 43		
Oct., 1893, .	35	103 79	105	10,897 95		
Jan., 1894, .	36	99 29	116	11,517 64		
April, 1894, .	37	94 94	187	17,753 78		
July, 1894, .	38	90 63	141	12,778 83		
Oct., 1894, .	39	86 39	211	18,228 29		
Jan., 1895, .	40	82 18	154	12,655 72		
April, 1895, .	41	78 07	206	16,082 42		
July, 1895, .	42	74 02	243	17,986 86		
Oct., 1895, .	43	70 00	307	21,490 00		
Jan., 1896, .	44	66 07	212	14,006 84		
April, 1896, .	45	62 17	320	19,894 40		
July, 1896, .	46	58 37	119	6,946 03		
Oct., 1896, .	47	54 58	191	10,424 78		
Jan., 1897, .	48	50 87	252	12,819 24		
April, 1897, .	49	47 23	311	14,688 53		
July, 1897, .	50	43 61	196	8,547 56		
Oct., 1897, .	51	40 06	496	19,869 76		
Jan., 1898, .	52	36 57	370	13,530 90		
April, 1898, .	53	33 12	479	15,864 48		
July, 1898, .	54	29 70	205	6,088 50		
Oct., 1898, .	55	26 33	458	12,059 14		
Jan., 1899, .	56	23 02	520	11,970 40		
April, 1899, .	57	19 76	564	11,144 64		
July, 1899, .	58	16 54	450	7,443 00		
Oct., 1899, .	59	13 36	741	9,899 76		
Jan., 1900, .	60	10 21	515	5,258 15		
April, 1900, .	61	7 10	657	4,664 70		
July, 1900, .	62	4 03	601	2,422 03		
Oct., 1900, .	63	1 00	499	499 00		
Dues paid in advance, . . .				899 00		
Total,				\$643,639 57	Total,	\$643,639 57

Number of shares issued during the year,	2,466	
Number of shares now in force,	11,874	
Number of shares now borrowed upon,	2,935	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	2,303	
Number of shares forfeited during the year,	47	
Number of shares retired during the year,	534	
Number of shares matured during the year,	112	
Highest rate of premium or interest received on money sold during the year : 6 1-10 per cent.		
Lowest rate of premium or interest received on money sold during the year : 5 per cent.		
Rate of profits distributed : first term, $1\frac{1}{4}$ per cent. ; second term, $1\frac{1}{4}$ per cent. ; third term, $1\frac{1}{4}$ per cent. ; fourth term, $1\frac{1}{4}$ per cent.		
Number of members withdrawn during the year,	385	
Present number of members,	1,655	
Present number of borrowers,	417	
Present number of non-borrowers,	1,238	
Number of loans secured by first mortgage of real estate,	344	
Number of loans on shares,	73	
Largest loan to any one member,		\$5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, .		3,766 84
Date of examination by commissioner : May 14.		

WATERTOWN CO-OPERATIVE BANK—WATERTOWN.

Incorporated June 5, 1888. Commenced business June 28, 1888.

CHARLES BRIGHAM, *President.*

SAMUEL S. GLEASON, *Secretary and Treasurer.*

Names of security committee:

JAMES H. NORCROSS,

SAMUEL S. GLEASON,

HORACE W. OTIS.

Regular meetings the fourth Thursday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$243,431 00	Dues capital, . . .	\$228,679 00
Loans on shares, . . .	7,315 00	Profits capital (all series), . .	42,704 65
Temporary expense account, . .	369 72	Interest, . . .	6,573 32
Unpaid interest, . . .	3,203 28	Premiums, . . .	389 70
Unpaid premiums, . . .	183 25	Fines, . . .	272 44
Unpaid fines, . . .	274 50	Transfer fees, . . .	75
Office furniture, . . .	150 00	Withdrawal profits, . . .	162 40
Cash in hands of treasurer, . .	27,859 76	Guaranty fund, . . .	1,399 28
		Surplus, . . .	2,597 62
		Profit and loss, . . .	7 35
	\$282,786 51		\$282,786 51

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$59,876 00	For real estate loans, . . .	\$47,200 00
interest, . . .	15,667 42	share loans, . . .	11,135 00
premiums, . . .	949 10	dues capital withdrawn, . .	16,432 00
fines, . . .	644 18	dues capital retired, . .	53,051 00
transfer fees, . . .	3 00	profits capital withdrawn, . .	1,474 89
real estate loans repaid, . .	56,825 50	profits capital retired, . .	18,321 26
share loans repaid, . .	11,115 00	temporary expenses, . .	1,828 08
withdrawal profits, . .	366 27	Cash on hand Oct. 31, 1900, .	27,859 76
profit and loss, . .	7 35		
Cash on hand Oct. 31, 1899, .	31,848 17		
	\$177,301 99		\$177,301 99

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,400 00	6.00 per cent.	\$4,730 00	6.90 per cent.	\$800 00	6.00 per cent.
205,751 00	6.30 "	1,700 00	7.20 "	1,150 00	6.30 "
27,850 00	6.60 "	1,000 00	7.50 "	5,365 00	6.60 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1889, .	3	\$191 66	53	\$10,157 98	Dues capital, as per gen-	
Dec., 1889, .	4	180 20	76	13,695 20	eral ledger, . . .	\$228,679 00
June, 1890, .	5	169 11	94	15,896 34	Profits capital, as per	
Dec., 1890, .	6	158 36	81	12,827 16	general ledger, . .	42,704 65
June, 1891, .	7	147 91	107	15,826 37	Unpaid dues, . . .	3,914 00
Dec., 1891, .	8	137 77	125	17,221 25		
June, 1892, .	9	127 98	53	6,782 94		
Dec., 1892, .	10	118 46	82	9,713 72		
June, 1893, .	11	109 23	100	10,923 00		
Dec., 1893, .	12	100 27	122	12,232 94		
June, 1894, .	13	91 57	115	10,530 55		
Dec., 1894, .	14	83 13	158	13,134 54		
June, 1895, .	15	74 93	231	17,308 83		
Dec., 1895, .	16	66 97	239	16,005 83		
June, 1896, .	17	59 24	195	11,551 80		
Dec., 1896, .	18	51 74	329	17,022 46		
June, 1897, .	19	44 46	235	10,448 10		
Dec., 1897, .	20	37 39	381	14,245 59		
June, 1898, .	21	30 52	470	14,344 40		
Dec., 1898, .	22	23 85	555	13,236 75		
June, 1899, .	23	17 38	415	7,212 70		
Dec., 1899, .	24	11 10	342	3,796 20		
June, 1900, .	25	5 00	186	930 00		
Dues paid in advance, . . .				253 00		
Total,				\$275,297 65	Total,	\$275,297 65

Number of shares issued during the year, 542

Number of shares now in force, 4,744

Number of shares now borrowed upon, 1,486

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 494

Number of shares retired during the year, 547

Highest rate of premium or interest received on money sold during the year:
6-10 per cent.Lowest rate of premium or interest received on money sold during the year:
6 per cent.

Rate of profits distributed: first term, 3 per cent.; second term, 3 per cent.

Number of members withdrawn during the year, 78

Present number of members, 476

Present number of borrowers, 145

Present number of non-borrowers, 331

Number of loans secured by first mortgage of real estate, 135

Number of loans on shares, 34

Largest loan to any one member, \$5,000 00

Smallest loan to any one member, 30 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 1,828 08

Date of examination by commissioner: January 1.

WAVERLY CO-OPERATIVE BANK—BELMONT.

Incorporated April 4, 1896. Commenced business April 13, 1896.

GUSTAVUS C. HOLT, *President.*

IRVING S. MUNROE, *Secretary.*

ULYSSES S. YOUNG, *Treasurer.*

Names of security committee :

JOHN P. BRADBURY,

THOMAS W. DAVIS,

ISAAC H. LOCKE.

Regular meetings the second Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$68,450 00	Dues capital,	\$70,336 00
Loans on shares,	5,140 00	Profits capital (all series), .	6,526 03
Permanent expense account, .	160 00	Interest,	365 41
Temporary expense account, .	43 59	Premiums,	1 95
Unpaid interest,	386 90	Fines,	15 50
Unpaid premiums,	60	Transfer fees,	25
Unpaid fines,	52 56	Withdrawal profits,	56 74
Cash in hands of treasurer, .	3,531 22	Guaranty fund,	91 53
		Surplus,	371 46
	\$77,764 87		\$77,764 87

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$31,894 00	For real estate loans,	\$38,550 00
interest,	3,757 79	share loans,	5,590 00
premiums,	19 70	dues capital withdrawn, . . .	11,041 00
fines,	140 68	dues capital forfeited, . . .	102 00
transfer fees,	1 00	profits capital withdrawn, . .	777 04
real estate loans repaid, . . .	18,800 00	profits capital forfeited, . .	10 95
real estate loans eliminated by foreclosure, . . .	1,300 00	temporary expenses,	435 21
share loans repaid,	1,530 00	forfeited shares,	106 41
withdrawal profits,	197 75	real estate by foreclosure, . .	1,405 00
forfeiture profits,	2 29	Cash on hand Oct. 31, 1900, .	3,531 22
forfeited shares,	106 41		
real estate by foreclosure, . .	1,408 00		
Cash on hand Oct. 31, 1899, .	2,391 21		
	\$61,548 83		\$61,548 83

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$64,200 00	6.00 per cent.	\$4,250 00	6.30 per cent.	\$5,140 00	6.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1896, .	1	\$62 97	321	\$20,213 37	Dues capital, as per gen-	
Oct., 1896, .	2	55 24	128	7,070 72	eral ledger, . . .	\$70,336 00
April, 1897, .	3	47 74	154	7,351 96	Profits capital, as per	
Oct., 1897, .	4	40 46	238	9,629 48	general ledger, . .	6,526 03
April, 1898, .	5	33 39	276	9,215 64	Unpaid dues, . .	813 00
Oct., 1898, .	6	26 52	270	7,160 40		
April, 1899, .	7	19 85	430	8,535 50		
Oct., 1899, .	8	13 38	357	4,776 66		
April, 1900, .	9	7 10	443	3,145 30		
Oct., 1900, .	10	1 00	378	378 00		
Dues paid in advance, . . .				198 00		
Total,				\$77,675 03	Total,	\$77,675 03

Number of shares issued during the year,	1,004
Number of shares now in force,	2,995
Number of shares now borrowed upon,	548
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	547
Number of shares forfeited during the year,	32
Highest rate of premium or interest received on money sold during the year : 6 per cent.	
Lowest rate of premium or interest received on money sold during the year : 6 per cent.	
Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.	
Number of members withdrawn during the year,	55
Present number of members,	398
Present number of borrowers,	69
Present number of non-borrowers,	329
Number of loans secured by first mortgage of real estate,	45
Number of loans on shares,	35
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, .	460 21
Date of examination by commissioner : December 10.	

WEBSTER CO-OPERATIVE BANK — WEBSTER.

Incorporated Aug. 2, 1889. Commenced business Aug. 8, 1889.

JOHN J. LOVE, *President.*

C. M. NASH, *Secretary and Treasurer.*

Names of security committee :

JOHN J. LOVE,

JAMES COCKS,

H. H. STEINBERG.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$94,375 00	Dues capital,	\$84,039 00
Loans on shares,	4,115 00	Profits capital (all series), .	14,694 63
Temporary expense account, .	135 21	Interest,	1,472 20
Unpaid interest,	82 00	Premiums,	72 24
Unpaid premiums,	4 68	Fines,	12 32
Unpaid fines,	5 63	Withdrawal profits,	21 89
Cash in hands of treasurer, .	2,957 94	Guaranty fund,	876 00
		Surplus,	487 18
	\$101,675 46		\$101,675 46

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$25,516 00	For real estate loans,	\$21,791 00
interest,	5,502 52	share loans,	2,811 00
premiums,	271 53	dues capital withdrawn, . .	8,070 00
fines,	49 06	dues capital retired, . . .	5,689 00
real estate loans repaid, . .	10,850 00	profits capital withdrawn, .	781 12
share loans repaid,	1,561 00	profits capital retired, . .	1,970 85
withdrawal profits,	132 41	temporary expenses, . . .	445 92
Cash on hand Oct. 31, 1899, .	678 73	interest on retired shares, .	44 42
		Cash on hand Oct. 31, 1900, .	2,957 94
	\$44,561 25		\$44,561 25

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$93,875 00	6.30 per cent.	\$500 00	6.60 per cent.	\$4,115 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Aug., 1889, .	1	\$187 22	29	\$5,429 38	Dues capital, as per gen-	
Feb., 1890, .	2	176 43	1	176 43	eral ledger, . . .	\$84,039 00
Aug., 1890, .	3	165 87	55	9,122 85	Profits capital, as per	
Feb., 1891, .	4	155 53	6	933 18	general ledger, . . .	14,694 63
Aug., 1891, .	5	145 39	23	3,343 97	Unpaid dues, . . .	173 00
Feb., 1892, .	6	135 48	17	2,303 16		
Aug., 1892, .	7	125 81	32	4,025 92		
Feb., 1893, .	8	116 32	37	4,303 84		
Aug., 1893, .	9	107 10	36	3,855 60		
Feb., 1894, .	10	98 16	85	8,343 60		
Aug., 1894, .	11	89 46	89	7,961 94		
Feb., 1895, .	12	81 00	50	4,050 00		
Aug., 1895, .	13	72 83	88	6,409 04		
Feb., 1896, .	14	64 89	73	4,736 97		
Aug., 1896, .	15	57 15	37	2,114 55		
Feb., 1897, .	16	49 66	110	5,462 60		
Aug., 1897, .	17	42 39	101	4,281 39		
Feb., 1898, .	18	35 33	149	5,264 17		
Aug., 1898, .	19	28 48	180	5,126 40		
Feb., 1899, .	20	21 84	255	5,569 20		
Aug., 1899, .	21	15 38	168	2,583 84		
Feb., 1900, .	22	9 10	296	2,693 60		
Aug., 1900, .	23	3 00	230	690 00		
Dues paid in advance, . . .				125 00		
Total,				\$98,906 63	Total,	\$98,906 63

Number of shares issued during the year, 571
 Number of shares now in force, 2,147
 Number of shares now borrowed upon, 579
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 294
 Number of shares retired during the year, 47
 Highest rate of premium or interest received on money sold during the year :
 5 per cent.

Lowest rate of premium or interest received on money sold during the year :
 5 per cent.

Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.

Number of members withdrawn during the year, 39
 Present number of members, 296
 Present number of borrowers, 94
 Present number of non-borrowers, 202
 Number of loans secured by first mortgage of real estate, 91
 Number of loans on shares, 23
 Largest loan to any one member, \$3,600 00
 Smallest loan to any one member, 25 00
 Amount of expenses of the corporation for the year ending Oct. 31, 1900, 502 05
 Date of examination by commissioner : June 11.

WEIR CO-OPERATIVE BANK—TAUNTON.

Incorporated July 11, 1884. Commenced business July 16, 1884.

G. ARTHUR LINCOLN, *President.*

ALBERT H. TETLOW, *Secretary.*

T. PRESTON BURT, *Treasurer.*

Names of security committee :

JOHN H. DALGLISH,

JAMES O. DEAN,

WILLIAM N. PARKER.

Regular meetings the sixteenth day of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$186,100 00	Dues capital,	\$154,718 00
Loans on shares,	4,250 00	Profits capital (all series), .	29,164 64
Temporary expense account, .	173 10	Interest,	3,541 51
Unpaid interest,	869 50	Premiums,	184 24
Unpaid premiums,	43 61	Fines,	116 72
Unpaid fines,	132 72	Transfer fees,	1 00
Cash in hands of treasurer, .	1,476 11	Guaranty fund,	1,470 00
		Surplus,	3,781 41
		Advance payments, . . .	67 52
	\$193,045 04		\$193,045 04

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$40,385 00	For real estate loans, . . .	\$58,000 00
interest,	10,990 00	share loans,	3,750 00
premiums,	557 28	dues capital withdrawn, .	18,040 00
fines,	375 54	dues capital retired, . .	19,737 00
transfer fees,	1 50	dues capital matured, . .	1,974 00
real estate loans repaid, .	48,800 00	profits capital withdrawn, .	3,262 23
real estate loans elimi- nated by maturity of shares,	1,600 00	profits capital retired, . .	6,450 10
share loans repaid,	2,850 00	profits capital matured, .	832 94
advance payments,	411 94	temporary expenses, . . .	461 95
Cash on hand Oct. 31, 1899, .	8,489 51	interest on retired and matured shares,	476 44
	\$114,460 77	Cash on hand Oct. 31, 1900, .	1,476 11
			\$114,460 77

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$186,100 00	6.30 per cent.	-	-	\$4,250 00	6.30 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	11	\$189 97	27	\$5,129 19	Dues capital, as per gen-	
Jan., 1890, .	12	178 73	16	2,859 68	eral ledger, . . .	\$154,718 00
July, 1890, .	13	167 74	68	11,406 32	Profits capital, as per	
Jan., 1891, .	14	157 20	102	16,034 40	general ledger, . .	29,164 64
July, 1891, .	15	146 92	67	9,843 64	Unpaid dues, . . .	1,137 00
Jan., 1892, .	16	136 81	39	5,335 59		
July, 1892, .	17	127 01	18	2,286 18		
Jan., 1893, .	18	117 49	76	8,929 24		
July, 1893, .	19	108 25	28	3,031 00		
Jan., 1894, .	20	99 28	202	20,054 56		
July, 1894, .	21	90 57	184	16,664 88		
Jan., 1895, .	22	82 13	109	8,952 17		
July, 1895, .	23	73 93	113	8,354 09		
Jan., 1896, .	24	65 97	215	14,183 55		
July, 1896, .	25	58 24	156	9,085 44		
Jan., 1897, .	26	50 74	135	6,900 64		
July, 1897, .	27	43 46	101	4,389 46		
Jan., 1898, .	28	36 39	203	7,387 17		
July, 1898, .	29	29 52	246	7,261 92		
Jan., 1899, .	30	22 85	258	5,895 30		
July, 1899, .	31	16 38	439	7,190 82		
Jan., 1900, .	32	10 10	284	2,863 40		
July, 1900, .	33	4 00	244	976 00		
Total,				\$185,019 64	Total,	\$185,019 64

Number of shares issued during the year,	533
Number of shares now in force,	3,331
Number of shares now borrowed upon,	1,119
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	435
Number of shares retired during the year,	179
Number of shares matured during the year,	14
Highest rate of premium or interest received on money sold during the year : 6 3-10 per cent.	
Lowest rate of premium or interest received on money sold during the year : 6 3-10 per cent.	
Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.	
Number of members withdrawn during the year,	32
Present number of members,	443
Present number of borrowers,	169
Present number of non-borrowers,	274
Number of loans secured by first mortgage of real estate,	153
Number of loans on shares,	18
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, . .	461 95
Date of examination by commissioner : March 12.	

WESTFIELD CO-OPERATIVE BANK—WESTFIELD.

Incorporated Dec. 13, 1881. Commenced business Dec. 19, 1881.

AUGUSTUS W. HOLTON, *President.*

OLIN C. TOWLE, *Secretary and Treasurer.*

Names of security committee :

AUGUSTUS W. HOLTON, EDWIN D. AVERY,
LEWELLYN GLADWIN, Jr.

Regular meetings the third Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$178,734 17	Dues capital,	\$162,082 50
Loans on shares,	10,040 55	Profits capital (all series), . .	30,262 69
Temporary expense account, .	535 00	Interest,	2,213 73
Real estate by foreclosure, .	532 89	Fines,	29 43
Suspense account,	223 33	Withdrawal profits,	21 42
Unpaid interest,	4,072 42	Guaranty fund,	2,115 11
Cash in hands of treasurer, .	6,151 83	Surplus,	203 47
		Forfeited share account, . . .	1,800 40
		Matured share account, . . .	1,561 44
	\$200,290 19		\$200,290 19

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$40,054 00	For real estate loans,	\$30,337 78
interest,	9,703 63	share loans,	8,435 30
finer,	100 85	dues capital withdrawn, . . .	22,636 40
real estate loans repaid, . . .	21,847 48	dues capital retired,	535 96
real estate loans eliminated by maturity of shares,	1,000 00	dues capital matured,	14,653 00
share loans repaid,	9,175 17	profits capital withdrawn, . . .	3,562 13
withdrawal profits,	62 36	profits capital retired,	210 84
real estate by foreclosure, . . .	100 00	profits capital matured,	5,891 76
matured share account,	20,544 76	temporary expenses,	696 25
Cash on hand Oct. 31, 1899, . .	11,829 43	forfeited shares,	1,379 05
		interest on retired and matured shares,	141 02
		matured share account,	19,786 36
		Cash on hand Oct. 31, 1900, . .	6,151 83
	\$114,417 68		\$114,417 68

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$178,734 17	6.00 per cent.	-	-	\$10,040 55	6.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1888, .	14	\$195 26	82	\$16,011 32	Dues capital, as per gen-	
June, 1889, .	15	184 28	50	9,214 00	eral ledger, . . .	\$162,082 50
Dec., 1889, .	16	173 61	29	5,034 69	Profits capital, as per	
June, 1890, .	17	163 13	34	5,546 42	general ledger, . .	30,262 69
Dec., 1890, .	18	152 99	60	9,179 40	Unpaid dues, . . .	5,830 50
June, 1891, .	19	143 22	92	13,176 24		
Dec., 1891, .	20	133 63	112	14,966 56		
June, 1892, .	21	124 29	54	6,711 66		
Dec., 1892, .	22	115 26	126	14,522 76		
June, 1893, .	23	106 47	52	5,536 44		
Dec., 1893, .	24	97 93	86	8,421 98		
June, 1894, .	25	89 62	91	8,155 42		
Dec., 1894, .	26	81 52	173	14,102 96		
June, 1895, .	27	73 63	59	4,344 17		
Dec., 1895, .	28	65 94	138	9,099 72		
June, 1896, .	29	58 42	81	4,732 02		
Dec., 1896, .	30	51 14	164	8,386 96		
June, 1897, .	31	44 04	146	6,429 84		
Dec., 1897, .	32	37 11	293	10,873 23		
June, 1898, .	33	30 36	233	7,073 88		
Dec., 1898, .	34	23 78	277	6,587 06		
June, 1899, .	35	17 36	251	4,357 36		
Dec., 1899, .	36	11 10	376	4,173 60		
June, 1900, .	37	5 00	295	1,475 00		
Dues paid in advance, . . .				63 00		
Total,				\$198,175 69	Total,	\$198,175 69

Number of shares issued during the year,	671
Number of shares now in force,	3,354
Number of shares now borrowed upon,	1,493
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	479
Number of shares retired during the year,	4
Number of shares matured during the year,	102
Highest rate of premium or interest received on money sold during the year : 6 per cent.	
Lowest rate of premium or interest received on money sold during the year : 6 per cent.	
Rate of profits distributed : first term, 2 11-16 per cent. ; second term, 2 11-16 per cent.	
Number of members withdrawn during the year,	83
Present number of members,	517
Present number of borrowers,	218
Present number of non-borrowers,	299
Number of loans secured by first mortgage of real estate,	169
Number of loans on shares,	99
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	5 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	696 25
Date of examination by commissioner : November 13.	

WEST NEWTON CO-OPERATIVE BANK — WEST NEWTON.

Incorporated June 16, 1892. Commenced business June 22, 1892.

MARCUS MORTON, *President.* ROLAND F. GAMMONS, 2d, *Secretary and Treasurer.*

Names of security committee :

C. M. WHITTLESEY, HENRY H. HUNT,
JAMES H. NICKERSON.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$59,555 00	Dues capital, . . .	\$55,707 00
Loans on shares, . . .	2,195 00	Profits capital (all series), . .	8,970 74
Temporary expense account, .	82 70	Interest, . . .	1,175 03
Real estate by foreclosure, .	1,937 16	Premiums, . . .	61 67
Cash in hands of treasurer, .	3,917 33	Fines, . . .	16 63
		Withdrawal profits, . .	213 36
		Forfeiture profits, . .	1 02
		Guaranty fund, . . .	543 38
		Surplus, . . .	940 63
		Forfeited share account, .	24 70
		Personal accounts, . .	32 98
	\$67,687 19		\$67,687 19

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$18,284 00	For real estate loans, . . .	\$23,500 00
interest, . . .	3,535 34	share loans, . . .	2,135 00
premiums, . . .	200 07	dues capital withdrawn, . .	10,655 00
finer, . . .	159 67	dues capital forfeited, . .	6 00
real estate loans repaid, .	11,875 00	profits capital withdrawn, .	1,516 90
share loans repaid, .	300 00	temporary expenses, . .	377 87
withdrawal profits, .	272 98	taxes, etc., . . .	38 19
forfeiture profits, .	1 02	Cash on hand Oct. 31, 1900, .	3,917 33
forfeited shares, . .	6 00		
rent, . . .	52 79		
Cash on hand Oct. 31, 1899, .	7,459 42		
	\$42,146 29		\$42,146 29

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$57,055 00	6.30 per cent.	\$700 00	6.90 per cent.	\$2,195 00	6.30 per cent.
1,500 00	6.60 "	300 00	7.50 "		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1892, .	1	\$127 98	98	\$12,542 04	Dues capital, as per gen-	
Dec., 1892, .	2	118 53	97	11,497 41	eral ledger, . . .	\$55,707 00
June, 1893, .	3	109 24	25	2,731 00	Profits capital, as per	
Dec., 1893, .	4	100 25	51	5,112 75	general ledger, . .	8,970 74
June, 1894, .	5	91 57	29	2,655 53	Unpaid dues, . .	749 00
Dec, 1894, .	6	83 09	40	3,323 60		
June, 1895, .	7	74 93	45	3,371 85		
Dec, 1895, .	8	66 97	38	2,544 86		
June, 1896, .	9	59 24	22	1,303 28		
Dec., 1896, .	10	51 73	45	2,327 85		
June, 1897, .	11	44 46	66	2,934 36		
Dec., 1897, .	12	37 39	59	2,206 01		
June, 1898, .	13	30 52	55	1,678 60		
Dec., 1898, .	14	23 85	92	2,194 20		
June, 1899, .	15	17 38	255	4,431 90		
Dec., 1899, .	16	11 10	245	2,719 50		
June, 1900, .	17	5 00	340	1,700 00		
Dues paid in advance, . . .				152 00		
Total,				\$65,426 74	Total,	\$65,426 74

Number of shares issued during the year,	642
Number of shares now in force,	1,602
Number of shares now borrowed upon,	380
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	305
Number of shares forfeited during the year,	2
Highest rate of premium or interest received on money sold during the year : 5 cents premium.	
Lowest rate of premium or interest received on money sold during the year : 5 cents premium.	
Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.	
Number of members withdrawn during the year,	22
Present number of members,	199
Present number of borrowers,	52
Present number of non-borrowers,	147
Number of loans secured by first mortgage of real estate,	43
Number of loans on shares,	9
Largest loan to any one member,	\$3,000 00
Smallest loan to any one member,	15 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900, .	377 87
Date of examination by commissioner : December 23.	

WEST ROXBURY CO-OPERATIVE BANK—BOSTON.

Incorporated Feb. 1, 1881. Commenced business March 3, 1881.

STEPHEN F. WOODMAN, *President.*

BENJAMIN H. JONES, *Secretary.*

EDWARD M. BREWER, *Treasurer.*

Names of security committee :

EDWARD M. BREWER,

R. S. BARROWS,

HENRY A. WOOD.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$297,900 00	Dues capital,	\$315,644 00
Loans on shares,	42,950 00	Profits capital (all series), . .	60,461 94
Real estate by foreclosure, . .	4,211 98	Guaranty fund,	3,021 73
Unpaid interest,	1,103 02	Surplus,	6,227 99
Unpaid fines,	126 24	Forfeited share account, . .	39 82
Mortgage,	3,100 00		
Cash in hands of treasurer, . .	36,004 24		
	\$385,395 48		\$385,395 48

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$76,266 00	For real estate loans,	\$43,759 58
interest,	18,114 43	share loans,	23,850 00
finer,	574 15	dues capital withdrawn, . .	29,477 00
transfer fees,	5 00	dues capital forfeited, . .	96 00
real estate loans repaid, . . .	50,050 00	dues capital retired, . . .	18,046 00
real estate loans eliminated by foreclosure, . . .	6,200 00	dues capital matured, . . .	31,248 00
real estate loans eliminated by maturity of shares,	14,350 00	profits capital withdrawn, . .	4,190 17
share loans repaid,	27,450 00	profits capital forfeited, . .	2 56
withdrawal profits,	1,047 65	profits capital retired, . .	5,842 74
forfeiture profits,	64	profits capital matured, . .	13,037 37
forfeited shares,	85 08	temporary expenses, . . .	2,096 95
real estate by foreclosure, . .	7,699 28	forfeited shares,	85 08
loans on public funds,	20,000 00	interest on retired shares, . .	178 43
insurance repaid,	11 25	real estate by foreclosure, . .	7,817 57
Cash on hand Oct. 31, 1899, . .	1,989 46	mortgage,	3,100 00
	\$223,842 94	loan on public funds, . . .	5,000 00
		insurance,	11 25
		Cash on hand Oct. 31, 1900, . .	36,004 24
			\$223,842 94

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$297,900 00	5.00 per cent.	-	-	\$42,950 00	5.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1888, .	16	\$202 24	7	\$1,415 68	Dues capital, as per gen- eral ledger, . . .	\$315,644 00
May, 1889, .	17	190 68	116	22,118 88	Profits capital, as per general ledger, . . .	60,461 94
Nov., 1889, .	18	179 48	116	20,819 68	Unpaid dues, . . .	1,789 00
May, 1890, .	19	168 63	103	17,368 89		
Nov., 1890, .	20	158 10	113	17,865 30		
May, 1891, .	21	147 82	126	18,625 32		
Nov., 1891, .	22	137 90	122	16,823 80		
May, 1892, .	23	128 22	157	20,130 54		
Nov., 1892, .	24	118 85	145	17,233 25		
May, 1893, .	25	109 74	195	21,399 30		
Nov., 1893, .	26	100 88	162	16,342 56		
May, 1894, .	27	92 28	221	20,393 88		
Nov., 1894, .	28	83 95	248	20,819 60		
May, 1895, .	29	75 86	184	13,958 24		
Nov., 1895, .	30	67 99	262	17,813 38		
May, 1896, .	31	60 34	220	13,274 80		
Nov., 1896, .	32	52 91	368	19,470 88		
May, 1897, .	33	45 67	447	20,414 49		
Nov., 1897, .	34	38 63	402	15,529 26		
May, 1898, .	35	31 83	403	12,827 49		
Nov., 1898, .	36	25 16	508	12,781 28		
May, 1899, .	37	18 66	519	9,684 54		
Nov., 1899, .	38	12 30	607	7,466 10		
May, 1900, .	39	6 08	485	2,948 80		
Dues paid in advance, . . .				369 00		
Total,				\$377,894 94	Total,	\$377,894 94

Number of shares issued during the year, 1,113
Number of shares now in force, 6,236
Number of shares now borrowed upon, 2,703
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 756
Number of shares forfeited during the year, 32
Number of shares retired during the year, 161
Number of shares matured during the year, 217
Highest rate of premium or interest received on money sold during the year :
5 cents premium.
Lowest rate of premium or interest received on money sold during the year :
5 cents premium.
Rate of profits distributed : first term, 2¼ per cent. ; second term, 2¼ per cent.

Number of members withdrawn during the year,	111	
Present number of members,	748	
Present number of borrowers,	239	
Present number of non-borrowers,	509	
Number of loans secured by first mortgage of real estate,	126	
Number of loans on shares,	113	
Largest loan to any one member,		\$5,000 00
Smallest loan to any one member,		50 00
Amount of expenses the corporation for the year ending Oct. 31, 1900,		2,096 95
Date of examination by commissioner: April 20.		

WEST SOMERVILLE CO-OPERATIVE BANK—SOMERVILLE.

Incorporated Nov. 29, 1890. Commenced business Dec. 11, 1890.

J. WARREN BAILEY, *President*.

OLIVER H. PERRY, *Secretary and Treasurer*.

Names of security committee :

L. E. MERRY,

D. E. ROBBINS,

E. S. SPARROW.

Regular meetings the third Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$190,500 00	Dues capital, . . .	\$180,444 00
Loans on shares, . . .	11,530 00	Profits capital (all series), .	32,871 38
Temporary expense account, .	4 00	Interest, . . .	944 68
Real estate by foreclosure, .	9,103 81	Premiums, . . .	12 60
Unpaid interest, . . .	622 57	Fines, . . .	29 20
Unpaid premiums, . . .	14 05	Transfer fees, . . .	50
Unpaid fines, . . .	102 66	Withdrawal profits, . . .	160 27
Personal account, . . .	10 00	Guaranty fund, . . .	645 78
Cash in hands of treasurer, .	4,407 46	Surplus, . . .	1,151 14
		Forfeited share account, .	35 00
	\$216,294 55		\$216,294 55

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$50,867 00	For real estate loans, . . .	\$59,200 00
interest, . . .	10,463 83	share loans, . . .	8,236 00
premiums, . . .	94 69	dues capital withdrawn, .	26,243 00
fines, . . .	277 48	dues capital retired, .	10,995 00
transfer fees, . . .	2 00	profits capital withdrawn, .	3,861 36
real estate loans repaid, .	36,200 00	profits capital retired, .	3,013 05
share loans repaid, . . .	9,095 00	temporary expenses, .	781 41
withdrawal profits, . . .	619 94	forfeited shares, . . .	15 00
real estate by foreclos- ure, . . .	821 50	real estate by foreclosure, .	455 51
Cash on hand Oct. 31, 1899, .	8,776 35	personal account, . . .	10 00
	\$117,217 79	Cash on hand Oct. 31, 1900, .	4,407 46
			\$117,217 79

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$139,600 00	5.00 per cent.	\$24,800 00	6.00 per cent.	\$10,655 00	5.00 per cent.
800 00	5.25 "	21,900 00	6.30 "	50 00	5.75 "
2,000 00	5.75 "	1,400 00	6.60 "	825 00	6.00 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1890, .	1	\$158 51	117	\$18,545 67	Dues capital, as per gen-	
April, 1891, .	2	151 48	123	18,632 04	eral ledger, . . .	\$180,444 00
Oct., 1891, .	3	141 26	98	13,843 48	Profits capital, as per	
April, 1892, .	4	131 32	127	16,677 64	general ledger, . .	32,871 38
Oct., 1892, .	5	121 67	115	13,992 05	Unpaid dues, . . .	1,724 00
April, 1893, .	6	112 34	103	11,571 02		
Oct., 1893, .	7	103 27	71	7,332 17		
April, 1894, .	8	94 51	83	7,844 33		
Oct., 1894, .	9	86 01	119	10,235 19		
April, 1895, .	10	77 75	143	11,118 25		
Oct., 1895, .	11	69 72	151	10,527 72		
April, 1896, .	12	61 95	201	12,451 95		
Oct., 1896, .	13	54 33	89	4,839 82		
April, 1897, .	14	47 03	209	9,829 27		
Oct., 1897, .	15	39 92	278	11,097 76		
April, 1898, .	16	33 00	298	9,834 00		
Oct., 1898, .	17	26 27	234	7,460 68		
April, 1899, .	18	19 71	446	8,790 66		
Oct., 1899, .	19	13 31	420	5,590 20		
April, 1900, .	20	7 08	606	4,290 48		
Oct., 1900, .	21	1 00	438	438 00		
Dues paid in advance, . . .				97 00		
Total,				\$215,039 38	Total,	\$215,039 38

Number of shares issued during the year, 1,360

Number of shares now in force, 4,519

Number of shares now borrowed upon, 1,324

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 727

Number of shares retired during the year, 110

Highest rate of premium or interest received on money sold during the year :
5 per cent.Lowest rate of premium or interest received on money sold during the year :
5 per cent.

Rate of profits distributed : first term, 2½ per cent. ; second term, 2½ per cent.

Number of members withdrawn during the year, 64

Present number of members, 523

Present number of borrowers, 115

Present number of non-borrowers, 408

Number of loans secured by first mortgage of real estate, 86

Number of loans on shares, 59

Largest loan to any one member, \$5,000 00

Smallest loan to any one member, 25 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 781 41

Date of examination by commissioner : January 3.

WEST SPRINGFIELD CO-OPERATIVE BANK—WEST SPRINGFIELD.

Incorporated April 8, 1897. Commenced business May 12, 1897.

FRED H. SIBLEY, *President.*

JOHN C. WORCESTER, *Secretary.*

HENRY E. SCHMUCK, *Treasurer.*

Names of security committee :

CHARLES A. EDGERTON, . Talcott A. Rogers,
JAMES F. MCCARTHY.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$32,150 00	Dues capital,	\$33,266 00
Loans on shares,	1,710 00	Profits capital (all series), . .	2,646 55
Permanent expense account, .	29 69	Guaranty fund,	34 74
Unpaid interest,	41 51	Surplus,	92 49
Unpaid fines,	10 04	Forfeited share account, . .	62 15
Cash in hands of treasurer, .	2,160 69		
	\$36,101 93		\$36,101 93

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$17,437 00	For real estate loans,	\$13,650 00
interest,	1,728 42	share loans,	2,410 00
fines,	56 36	dues capital withdrawn, . .	7,298 00
transfer fees,	1 50	dues capital forfeited, . .	180 00
real estate loans repaid, . .	3,150 00	profits capital withdrawn, .	409 20
share loans repaid,	1,905 00	profits capital forfeited, . .	16 20
forfeited shares,	114 30	temporary expenses, . . .	51 80
security committee,	18 00	forfeited shares,	52 15
Cash on hand Oct. 31, 1899, .	1,817 46	Cash on hand Oct. 31, 1900, .	2,160 69
	\$26,228 04		\$26,228 04

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$32,150 00	6.00 per cent.	-	-	\$1,710 00	6.00 per cent.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1897, .	1	\$46 68	202	\$9,429 36	Dues capital, as per gen- eral ledger, . . .	\$33,266 00
Nov., 1897, .	2	39 46	245	9,667 70	Profits capital, as per general ledger, . . .	2,646 55
May, 1898, .	3	32 39	130	4,210 70	Unpaid dues, . . .	219 00
Nov., 1898, .	4	25 52	193	4,925 36		
May, 1899, .	5	18 85	145	2,733 25		
Nov., 1899, .	6	12 38	246	3,045 48		
May, 1900, .	7	6 10	327	1,994 70		
Dues paid in advance, . . .				125 00		
Total,				\$36,131 55	Total,	\$36,131 55

Number of shares issued during the year, 620

Number of shares now in force, 1,488

Number of shares now borrowed upon, 293

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 346

Number of shares forfeited during the year, 10

Highest rate of premium or interest received on money sold during the year:
6 per cent.

Lowest rate of premium or interest received on money sold during the year:
6 per cent.

Rate of profits distributed: first term, 3 per cent.; second term, 3 per cent.

Number of members withdrawn during the year, 47

Present number of members, 214

Present number of borrowers, 45

Present number of non-borrowers, 169

Number of loans secured by first mortgage of real estate, 31

Number of loans on shares, 15

Largest loan to any one member, \$3,000 00

Smallest loan to any one member, 35 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 88 08

Date of examination by commissioner: January 10.

WHITMAN CO-OPERATIVE BANK—WHITMAN.

Incorporated March 6, 1889. Commenced business March 11, 1889.

AMOS S. STETSON, *President.*GEORGE D. SOULE, *Secretary and Treasurer.*

Names of security committee :

ARTHUR COLEMAN,

GEORGE A. DORR,

GEORGE D. SOULE.

Regular meetings the second Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$102,950 00	Dues capital,	\$95,115 00
Loans on shares,	4,370 00	Profits capital (all series), .	23,147 91
Temporary expense account, .	84 02	Interest,	1,029 51
Real estate by foreclosure, .	13,637 87	Premiums,	62 50
Unpaid interest,	1,393 69	Fines,	65 10
Unpaid premiums,	78 14	Transfer fees,	50
Unpaid fines,	88 34	Withdrawal profits,	103 08
Mortgage,	650 00	Guaranty fund,	478 22
Cash in hands of treasurer, .	140 94	Surplus,	2,589 10
		Matured share account, .	802 08
	\$123,393 00		\$123,393 00

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$23,303 00	For real estate loans, . . .	\$24,800 00
interest,	6,491 88	share loans,	1,575 00
premiums,	406 74	dues capital withdrawn, .	12,737 00
fines,	392 81	dues capital forfeited, .	145 00
transfer fees,	1 25	dues capital retired, .	8,571 00
real estate loans repaid, .	23,000 00	dues capital matured, .	5,560 00
real estate loans eliminated by foreclosure, .	6,400 00	profits capital withdrawn, .	1,903 79
real estate loans eliminated by maturity of shares,	1,000 00	profits capital forfeited, .	33 65
share loans repaid,	2,425 00	profits capital retired, .	3,198 24
withdrawal profits,	476 12	profits capital matured, .	2,460 80
forfeiture profits,	8 42	temporary expenses, .	414 67
forfeited shares,	164 23	forfeited shares,	164 23
real estate by foreclosure, .		interest on retired and matured shares,	188 72
matured share account, .	1,376 34	real estate by foreclosure, .	7,454 31
Cash on hand Oct. 31, 1899, .	8,020 80	matured share account, .	7,218 72
	3,104 10	fines refunded,	4 62
		Cash on hand Oct. 31, 1900, .	140 94
	\$76,570 69		\$76,570 69

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$90,600 00	6.30 per cent.	\$600 00	6.90 per cent.	\$4,120 00	6.30 per cent.
9,450 00	6.60 "	2,300 00	7.20 "	250 00	6.60 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1889, .	2	\$189 52	58	\$10,992 16	Dues capital, as per gen-	
Mar., 1890, .	3	178 02	78	13,885 56	eral ledger, . . .	\$95,115 00
Sept., 1890, .	4	166 77	46	7,671 42	Profits capital, as per	
Mar., 1891, .	5	155 85	79	12,312 15	general ledger, . .	23,147 91
Sept., 1891, .	6	145 28	22	3,196 16	Unpaid dues, . . .	1,716 00
Mar., 1892, .	7	134 98	45	6,074 10		
Sept., 1892, .	8	125 06	50	6,253 00		
Mar., 1893, .	9	115 47	68	7,851 96		
Sept., 1893, .	10	106 21	10	1,062 10		
Mar., 1894, .	11	97 24	58	5,639 92		
Sept., 1894, .	12	88 54	60	5,312 40		
Mar., 1895, .	13	80 10	82	6,568 20		
Sept., 1895, .	14	71 90	62	4,457 80		
Mar., 1896, .	15	63 95	56	3,581 20		
Sept., 1896, .	16	56 22	44	2,473 68		
Mar., 1897, .	17	48 72	84	4,092 48		
Sept., 1897, .	18	41 44	85	3,522 40		
Mar., 1898, .	19	34 38	72	2,475 36		
Sept., 1898, .	20	27 52	134	3,687 68		
Mar., 1899, .	21	20 85	176	3,669 60		
Sept., 1899, .	22	14 38	141	2,027 58		
Mar., 1900, .	23	8 10	330	2,673 00		
Sept., 1900, .	24	2 00	248	496 00		
Dues paid in advance, . . .				3 00		
Total,				\$119,978 91	Total,	\$119,978 91

Number of shares issued during the year, 674
Number of shares now in force, 2,088
Number of shares now borrowed upon, 598
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 410
Number of shares forfeited during the year, 8
Number of shares retired during the year, 68
Number of shares matured during the year, 40
Highest rate of premium or interest received on money sold during the year :
10 cents premium.
Lowest rate of premium or interest received on money sold during the year :
5 cents premium.
Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.

Number of members withdrawn during the year,	54
Present number of members,	371
Present number of borrowers,	102
Present number of non-borrowers,	269
Number of loans secured by first mortgage of real estate,	109
Number of loans on shares,	25
Largest loan to any one member,	\$4,700 00
Smallest loan to any one member,	20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	464 67
Date of examination by commissioner: February 19.	

WINCHENDON CO-OPERATIVE BANK — WINCHENDON.

Incorporated Sept. 9, 1891. Commenced business Sept. 16, 1891.

FREDERICK W. RUSSELL, *President.*

WALDO C. COREY, *Secretary.*

SILAS A. GREENWOOD, *Treasurer.*

Names of security committee :

AMOS S. LAMB,

JOHN SWEETSER,

CHARLES T. STEARNS.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$68,185 00	Dues capital,	\$63,322 00
Loans on shares,	2,425 00	Profits capital (all series), .	10,784 34
Temporary expense account, .	12 00	Interest,	655 69
Unpaid interest,	111 93	Premiums,	1 60
Unpaid fines,	20 47	Fines,	19 20
Cash in hands of treasurer, .	4,786 11	Transfer fees,	25
		Withdrawal profits,	58 06
		Guaranty fund,	373 20
		Surplus,	326 17
	\$75,540 51		\$75,540 51

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$18,583 00	For real estate loans, . . .	\$12,450 00
interest,	3,869 51	share loans,	3,007 00
premiums,	9 60	dues capital withdrawn, . .	6,554 00
fines,	111 65	dues capital retired, . . .	5,315 00
transfer fees,	3 25	profits capital withdrawn, .	1,267 63
real estate loans repaid, .	7,690 00	profits capital retired, . .	1,672 25
share loans repaid, . . .	3,432 00	temporary expenses, . . .	138 20
withdrawal profits, . . .	126 65	forfeited shares,	1 16
Cash on hand Oct. 31, 1899, .	1,365 69	Cash on hand Oct. 31, 1900,	4,786 11
	\$35,191 35		\$35,191 35

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$42,825 00	5.00 per cent.	\$700 00	7.20 per cent.	\$2,245 00	5.00 per cent.
24,660 00	6 00 “			180 00	6.00 “

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1891, .	1	\$144 14	58	\$8,360 12	Dues capital, as per gen-	
Mar., 1892, .	2	134 10	82	10,996 20	eral ledger, . . .	\$63,322 00
Sept., 1892, .	3	124 38	20	2,487 60	Profits capital, as per	
Mar., 1893, .	4	114 93	37	4,252 41	general ledger, . . .	10,784 34
Sept., 1893, .	5	105 74	29	3,066 46	Unpaid dues, . . .	273 00
Mar., 1894, .	6	96 82	31	3,001 42		
Sept., 1894, .	7	88 17	18	1,587 06		
Mar., 1895, .	8	79 77	41	3,270 57		
Sept., 1895, .	9	71 61	104	7,447 44		
Mar., 1896, .	10	63 69	57	3,630 33		
Sept., 1896, .	11	56 00	51	2,856 00		
Mar., 1897, .	12	48 54	115	5,582 10		
Sept., 1897, .	13	41 29	105	4,335 45		
Mar., 1898, .	14	34 25	73	2,500 25		
Sept., 1898, .	15	27 41	104	2,850 64		
Mar., 1899, .	16	20 78	140	2,909 20		
Sept., 1899, .	17	14 34	244	3,498 96		
Mar., 1900, .	18	8 09	157	1,270 13		
Sept., 1900, .	19	2 00	161	322 00		
Dues paid in advance, . . .				155 00		
Total,				\$74,379 34	Total,	\$74,379 34

Number of shares issued during the year, 359

Number of shares now in force, 1,627

Number of shares now borrowed upon, 425

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 160

Number of shares retired during the year, 50

Highest rate of premium or interest received on money sold during the year :
5 per cent.Lowest rate of premium or interest received on money sold during the year :
5 per cent.

Rate of profits distributed : first term, 3 per cent. ; second term, 2½ per cent.

Number of members withdrawn during the year, 24

Present number of members, 269

Present number of borrowers, 86

Present number of non-borrowers, 183

Number of loans secured by first mortgage of real estate, 85

Number of loans on shares, 25

Largest loan to any one member, \$2,500 00

Smallest loan to any one member, 15 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, 138 20

Date of examination by commissioner : May 2.

WINCHESTER CO-OPERATIVE BANK—WINCHESTER.

Incorporated Nov. 13, 1893. Commenced business Nov. 13, 1893.

L. C. PATTEE,* *President.*

T. B. COTTER, *Secretary and Treasurer.*

Names of security committee :

GEORGE A. FERNALD,

L. C. PATTEE,

T. B. COTTER.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$107,050 00	Dues capital,	\$96,932 00
Loans on shares,	3,390 00	Profits capital (all series), . .	13,051 02
Cash in hands of treasurer, . .	483 86	Guaranty fund,	325 00
		Surplus,	325 00
		Profit and loss,	290 84
	\$110,923 86		\$110,923 86

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$32,423 00	For real estate loans,	\$33,525 00
interest,	5,601 79	share loans,	6,320 00
finer,	303 17	dues capital withdrawn,	14,869 00
transfer fees,	1 00	dues capital forfeited,	1,418 00
real estate loans repaid,	13,525 00	dues capital retired,	7,797 00
share loans repaid,	8,655 00	profits capital withdrawn,	1,651 62
withdrawal profits,	187 42	profits capital forfeited,	200 53
forfeiture profits,	40 11	profits capital retired,	1,603 00
collateral loans,	10,000 00	temporary expenses,	660 13
Cash on hand Oct. 31, 1899, . .	291 65	collateral loan,	2,500 00
		Cash on hand Oct. 31, 1900, . .	483 86
	\$71,028 14		\$71,028 14

* Since deceased.

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$84,950 00	5.30 per cent.	\$9,300 00	6.00 per cent.	\$3,340 00	5.30 per cent.
5,050 00	5.60 "	7,750 00	6.30 "	50 00	6.00 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1893, .	1	\$102 47	157	\$16,087 79	Dues capital, as per gen- eral ledger, . . .	\$96,932 00
May, 1894, .	2	93 70	121	11,337 70	Profits capital, as per general ledger, . . .	13,051 02
Nov., 1894, .	3	85 16	98	8,345 68	Unpaid dues, . . .	911 00
May, 1895, .	4	76 89	129	9,918 81		
Nov., 1895, .	5	68 84	142	9,775 28		
May, 1896, .	6	61 04	192	11,719 68		
Nov., 1896, .	7	53 47	136	7,271 92		
May, 1897, .	8	46 10	189	8,712 90		
Nov., 1897, .	9	38 95	205	7,984 75		
May, 1898, .	10	32 02	135	4,322 70		
Nov., 1898, .	11	25 29	214	5,412 06		
May, 1899, .	12	18 73	196	3,671 08		
Nov., 1899, .	13	12 33	290	3,575 70		
May, 1900, .	14	6 09	433	2,636 97		
Dues paid in advance, . . .				121 00		
Total,				\$110,894 02	Total,	\$110,894 02

Number of shares issued during the year, 742

Number of shares now in force, 2,637

Number of shares now borrowed upon, 652

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 401

Number of shares forfeited during the year, 36

Number of shares retired during the year, 100

Highest rate of premium or interest received on money sold during the year :
6 per cent.Lowest rate of premium or interest received on money sold during the year :
5 3-10 per cent.Rate of profits distributed : first term, $2\frac{1}{2}$ per cent. ; second term, $2\frac{1}{2}$ per cent.

Number of members withdrawn during the year, 40

Present number of members, 312

Present number of borrowers, 72

Present number of non-borrowers, 240

Number of loans secured by first mortgage of real estate, 69

Number of loans on shares, 16

Largest loan to any one member, \$5,000 00

Smallest loan to any one member, 50 00

Amount of expenses of the corporation for the year ending Oct. 31, 1900, . . . 660 13

Date of examination by commissioner : September 17.

WOBURN CO-OPERATIVE BANK — WOBURN.

Incorporated Feb. 21, 1887. Commenced business March 10, 1887.

JAMES SKINNER, *President.*

JOHN C. BUEN, *Secretary and Treasurer.*

Names of security committee :

H. C. HALL,

F. W. GREYDON,

THOMAS SALMON,

LAWRENCE READE,

J. H. PARKER.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$179,525 00	Dues capital,	\$172,903 00
Loans on shares,	8,660 00	Profits capital (all series), . .	35,779 24
Permanent expense account, .	327 13	Interest,	596 17
Temporary expense account, .	72 50	Premiums,	32 70
Real estate by foreclosure, . .	17,120 84	Fines,	20 16
Unpaid interest,	897 00	Withdrawal profits,	28 63
Unpaid premiums,	47 55	Forfeiture profits,	48 17
Unpaid fines,	105 83	Guaranty fund,	1,899 75
Mortgage,	1,200 00	Surplus,	819 50
Cash in hands of treasurer, . .	4,321 52	Forfeited share account, . . .	138 60
		Insurance,	11 50
	\$212,277 42		\$212,277 42

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$42,334 00	For real estate loans,	\$28,050 00
interest,	11,483 70	share loans,	8,830 00
premiums,	644 65	dues capital withdrawn, . . .	10,422 00
fines,	499 22	dues capital forfeited, . . .	921 00
transfer fees,	3 75	dues capital retired,	16,882 00
real estate loans repaid, . . .	16,200 00	dues capital matured,	4,278 00
real estate loans eliminated by foreclosure, . . .	3,900 00	profits capital withdrawn, . . .	2,248 82
real estate loans eliminated by maturity of shares,	6,100 00	profits capital forfeited, . . .	192 60
share loans repaid,	5,647 00	profits capital retired,	5,940 81
withdrawal profits,	604 40	profits capital matured,	1,945 30
forfeiture profits,	48 17	temporary expenses,	1,224 47
forfeited shares,	131 44	permanent expenses,	102 13
real estate by foreclosure, . . .	6,486 32	interest on retired shares, . . .	125 30
temporary expense,	65 00	real estate by foreclosure, . . .	4,495 62
	\$94,147 65	guaranty fund,	1,535 59
		cash overdrawn Oct. 31, 1899,	2,632 49
		Cash on hand Oct. 31, 1900, . .	4,321 52
			\$94,147 65

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$170,825 00	6.30 per cent.	\$2,000 00	6.90 per cent.	\$8,660 00	6.30 per cent.
6,700 00	6.60 “				

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1889, .	6	\$189 56	51	\$9,667 56	Dues capital, as per gen- eral ledger, . . .	\$172,903 00
April, 1890, .	7	177 87	8	1,422 96	Profits capital, as per general ledger, . . .	35,779 24
Oct., 1890, .	8	166 57	14	2,331 98	Unpaid dues, . . .	1,844 00
April, 1891, .	9	155 52	126	19,595 52		
Oct., 1891, .	10	144 81	89	12,888 09		
April, 1892, .	11	134 43	120	16,131 60		
Oct., 1892, .	12	124 37	93	11,566 41		
April, 1893, .	13	114 64	131	15,017 84		
Oct., 1893, .	14	105 13	90	9,461 70		
April, 1894, .	15	96 15	193	18,556 95		
Oct., 1894, .	16	87 35	125	10,918 75		
April, 1895, .	17	78 86	162	12,775 32		
Oct., 1895, .	18	70 63	35	2,472 05		
April, 1896, .	19	62 66	47	2,945 02		
Oct., 1896, .	20	54 95	237	13,023 15		
April, 1897, .	21	47 49	181	8,595 69		
Oct., 1897, .	22	40 24	167	6,720 08		
April, 1898, .	23	33 22	300	9,966 00		
Oct., 1898, .	24	26 40	686	18,110 40		
April, 1899, .	25	19 76	191	3,774 16		
Oct., 1899, .	26	13 33	153	2,039 49		
April, 1900, .	27	7 08	294	2,081 52		
Oct., 1900, .	28	1 00	145	145 00		
Dues paid in advance, . . .				319 00		
Total,				\$210,526 24	Total,	\$210,526 24

Number of shares issued during the year, 577
Number of shares now in force, 3,638
Number of shares now borrowed upon, 1,179
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 204
Number of shares forfeited during the year, 28
Number of shares retired during the year, 141
Number of shares matured during the year, 31
Highest rate of premium or interest received on money sold during the year :
6 3-10 per cent.
Lowest rate of premium or interest received on money sold during the year :
6 3-10 per cent.
Rate of profits distributed : first term, 3 per cent. ; second term, 2½ per cent.

Number of members withdrawn during the year,	44
Present number of members,	517
Present number of borrowers,	153
Present number of non-borrowers,	364
Number of loans secured by first mortgage of real estate,	152
Number of loans on shares,	25
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,159 47
Date of examination by commissioner: February 27.	

WOLLASTON CO-OPERATIVE BANK—QUINCY (WOLLASTON).

Incorporated April 8, 1889. Commenced business April 16, 1889.

SMITH B. HARRINGTON, *President.* HERBERT W. PINKHAM, *Secretary and Treasurer.*

Names of security committee :

QUINCY A. FAUNCE, HERBERT T. WHITMAN,
GEORGE E. THOMAS.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$205,600 00	Dues capital, . . .	\$194,266 00
Loans on shares, . . .	11,760 00	Profits capital (all series), .	35,670 79
Real estate by foreclosure, .	9,217 75	Transfer fees, . . .	75
Unpaid interest, . . .	792 50	Withdrawal profits, . . .	7 70
Unpaid premiums, . . .	45 05	Guaranty fund, . . .	1,600 00
Unpaid fines, . . .	159 13	Surplus, . . .	879 87
Cash in hands of treasurer, .	5,630 29	Matured share account, .	402 32
		Retired share account, .	377 29
	\$233,204 72		\$233,204 72

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$59,662 00	For real estate loans, . . .	\$47,000 00
interest, . . .	12,742 53	share loans, . . .	17,760 00
premiums, . . .	756 67	dues capital withdrawn, .	12,127 00
finer, . . .	609 62	dues capital forfeited, .	241 00
transfer fees, . . .	5 50	dues capital retired, .	29,051 00
real estate loans repaid, .	25,725 00	dues capital matured, .	4,000 00
real estate loans elimi- nated by foreclosure, .	4,600 00	profits capital withdrawn, .	1,268 34
share loans repaid, .	20,405 00	profits capital forfeited, .	14 13
withdrawal profits, .	316 84	profits capital retired, .	7,625 31
forfeiture profits, . . .	3 50	profits capital matured, .	1,862 38
real estate by foreclos- ure, . . .	1,023 93	temporary expenses, .	1,485 88
retired share account, .	27,371 04	interest on retired shares, .	503 70
matured share account, .	5,587 26	real estate by foreclosure, .	4,928 21
land damage, . . .	7 00	retired share account, .	27,016 19
Cash on hand Oct. 31, 1899, .	6,882 48	matured share account, .	5,184 94
	\$165,698 37	Cash on hand Oct. 31, 1900, .	5,630 29
			\$165,698 37

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$178,050 00	6.30 per cent.	\$600 00	7.50 per cent.	\$11,560 00	6.30 per cent.
24,800 00	6.60 "	350 00	7.80 "	50 00	6.60 "
1,800 00	6.90 "			150 00	7.80 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1889, .	2	\$191 04	56	\$10,698 24	Dues capital, as per gen-	
April, 1890, .	3	179 23	33	5,914 59	eral ledger, . .	\$194,266 00
Oct., 1890, .	4	167 77	48	8,052 96	Profits capital, as per	
April, 1891, .	5	156 67	44	6,893 48	general ledger, . .	35,670 79
Oct., 1891, .	6	145 91	49	7,149 59	Unpaid dues, . . .	3,155 00
April, 1892, .	7	135 50	76	10,298 00		
Oct., 1892, .	8	125 43	69	8,654 67		
April, 1893, .	9	115 67	53	6,130 51		
Oct., 1893, .	10	106 19	51	5,415 69		
April, 1894, .	11	97 04	97	9,412 88		
Oct., 1894, .	12	88 18	170	14,990 60		
April, 1895, .	13	79 62	191	15,207 42		
Oct., 1895, .	14	71 31	175	12,479 25		
April, 1896, .	15	63 26	296	18,724 96		
Oct., 1896, .	16	55 45	233	12,919 85		
April, 1897, .	17	47 88	436	20,875 68		
Oct., 1897, .	18	40 55	300	12,165 00		
April, 1898, .	19	33 45	405	13,547 25		
Oct., 1898, .	20	26 55	325	8,628 75		
April, 1899, .	21	19 86	607	12,055 02		
Oct., 1899, .	22	13 38	600	8,028 00		
April, 1900, .	23	7 10	584	4,146 40		
Oct., 1900, .	24	1 00	525	525 00		
Dues paid in advance, . . .				178 00		
Total,				\$233,091 79	Total,	\$233,091 79

Number of shares issued during the year, 1,276
 Number of shares now in force, 5,423
 Number of shares now borrowed upon, 1,354
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 498
 Number of shares forfeited during the year, 23
 Number of shares retired during the year, 334
 Number of shares matured during the year, 29
 Highest rate of premium or interest received on money sold during the year :
 10 cents premium.
 Lowest rate of premium or interest received on money sold during the year :
 5 cents premium.
 Rate of profits distributed : first term, 3 per cent. ; second term, 3 per cent.

Number of members withdrawn during the year,	81
Present number of members,	617
Present number of borrowers,	156
Present number of non-borrowers,	461
Number of loans secured by first mortgage of real estate,	142
Number of loans on shares,	65
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,485 88
Date of examination by commissioner : January 4.	

WORCESTER CO-OPERATIVE BANK—WORCESTER.

Incorporated Oct. 19, 1877. Commenced business Oct. 19, 1877.

STEPHEN C. EARLE, *President.*

T. J. HASTINGS, *Secretary and Treasurer.*

Names of security committee:

HENRY BRANNON,

M. S. BEAMAN,

H. H. BIGELOW.

Regular meetings the third Monday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$358,045 00	Dues capital,	\$309,612 00
Loans on shares,	13,060 00	Profits capital (all series), . .	58,390 53
Temporary expense account, .	250 77	Fines,	77 96
Real estate by foreclosure, . .	4,550 96	Guaranty fund,	4,610 00
Unpaid interest,	144 32	Surplus,	3,213 05
Cash in hands of treasurer, . .	120 95	Forfeited share account, . .	268 46
	\$376,172 00		\$376,172 00

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1900.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$103,202 00	For real estate loans,	\$73,625 00
interest,	25,238 09	share loans,	12,995 00
finer,	838 16	dues capital withdrawn, . .	41,311 00
transfer fees,	12 50	dues capital retired, . . .	70,062 00
real estate loans repaid, . .	99,495 00	dues capital matured, . . .	27,936 00
real estate loans eliminated by maturity of shares,	9,150 00	profits capital withdrawn, . .	7,141 70
share loans repaid,	11,575 00	profits capital retired, . .	12,727 09
withdrawal profits,	676 85	profits capital matured, . .	12,261 00
real estate by foreclosure,	3,308 58	temporary expenses,	1,625 75
rent,	206 89	forfeited shares,	6 00
expense account,	118 10	interest on retired shares, . .	1,123 82
profit and loss account, . . .	50 00	profit and loss account, . .	997 22
Cash on hand Oct. 31, 1899, . .	8,011 36	Cash on hand Oct. 31, 1900, .	120 95
	\$261,932 53		\$261,932 53

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$273,095 00	6 per cent.	\$3,100 00	6½ per cent.	\$11,410 00	6 per cent.
42,200 00	6½ “	5,300 00	7 “	50 00	6½ “
13,100 00	6½ “	400 00	7½ “	100 00	6½ “
11,700 00	6½ “	1,000 00	7½ “	700 00	6½ “
6,950 00	6½ “	150 00	7½ “	650 00	6½ “
950 00	6½ “	100 00	10½ “	150 00	7 “

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1889, .	19	\$188 16	95	\$17,875 20	Dues capital, as per gen- eral ledger, . . .	\$309,612 00
April, 1890, .	20	176 71	112	19,791 52	Profits capital, as per general ledger, . . .	58,390 53
Oct., 1890, .	21	165 63	80	13,250 40	Unpaid dues, . . .	2,979 00
April, 1891, .	22	154 86	162	25,087 32		
Oct., 1891, .	23	144 44	186	26,865 84		
April, 1892, .	24	134 29	111	14,906 19		
Oct., 1892, .	25	124 45	75	9,333 75		
April, 1893, .	26	114 89	10	1,148 90		
Oct., 1893, .	27	105 61	105	11,089 05		
April, 1894, .	28	96 59	109	10,528 31		
Oct., 1894, .	29	87 83	174	15,282 42		
April, 1895, .	30	79 36	48	3,809 28		
Oct., 1895, .	31	71 13	290	20,627 70		
April, 1896, .	32	63 13	350	22,095 50		
Oct., 1896, .	33	55 38	511	28,299 18		
April, 1897, .	34	47 84	634	30,330 56		
Oct., 1897, .	35	40 53	548	22,210 44		
April, 1898, .	36	33 43	645	21,562 35		
Oct., 1898, .	37	26 55	731	19,408 05		
April, 1899, .	38	19 87	846	16,810 02		
Oct., 1899, .	39	13 39	895	11,984 05		
April, 1900, .	40	7 10	1,055	7,490 50		
Oct., 1900, .	41	1 00	929	929 00		
Dues paid in advance, . . .				266 00	Total, . . .	\$370,981 53
Total,				\$370,981 53		

Number of shares issued during the year, 2,107
Number of shares now in force, 8,701
Number of shares now borrowed upon, 2,173
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 1,004
Number of shares retired during the year, 1,034
Number of shares matured during the year, 201
Highest rate of premium or interest received on money sold during the year :
6¼ per cent.
Lowest rate of premium or interest received on money sold during the year :
6 per cent.
Rate of profits distributed : first term, 3½ per cent. ; second term, 3¼ per cent.

Number of members withdrawn during the year,	221
Present number of members,	1,025
Present number of borrowers,	200
Present number of non-borrowers,	825
Number of loans secured by first mortgage of real estate,	216
Number of loans on shares,	64
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	1,507 65
Date of examination by commissioner: June 4.	

WORKINGMEN'S CO-OPERATIVE BANK—BOSTON.

Incorporated June 9, 1880. Commenced business June 11, 1880.

ROBERT TREAT PAINE, *President.*

FRANK E. BURBANK, *Secretary.*

FRANCIS B. SEARS, *Treasurer.*

Names of security committee :

JAMES L. POPE,

WILLIAM H. TARBOX,

JAMES D. McLELLAN.

Regular meetings the second Friday of each month.

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$864,500 00	Dues capital,	\$809,719 00
Loans on shares,	50,250 00	Profits capital (all series), .	136,906 63
Permanent expense account, .	686 64	Interest,	4,072 39
Temporary expense account, .	798 05	Fines,	124 51
Real estate by foreclosure, . .	41,379 12	Withdrawal profits,	602 66
Mortgage,	51 57	Guaranty fund,	6,707 00
Rent,	284 67	Surplus,	7,502 24
Unsettled claim,	413 41	Forfeited share account, . .	201 94
Cash in hands of secretary, . .	2,013 12	Personal accounts,	209 78
Cash in hands of treasurer, . .	27,639 68	Security committee,	85 00
		Retired share account, . . .	20,930 87
		Matured share account, . . .	601 62
		Insurance,	352 62
	\$988,016 26		\$988,016 26

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1900.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$230,086 00	For real estate loans, . . .	\$222,575 00
interest,	48,524 56	share loans,	36,800 00
notes,	85,000 00	dues capital withdrawn, . .	78,932 00
finances,	2,092 35	dues capital forfeited, . .	2,950 00
mortgages,	19,568 80	dues capital retired, . . .	70,595 00
real estate loans repaid, .	120,050 00	dues capital matured, . . .	32,051 00
real estate loans elimi- nated by foreclosure, . . .	11,050 00	profits capital withdrawn, .	10,023 55
real estate loans elimi- nated by maturity of shares,	26,900 00	profits capital forfeited, . .	507 21
share loans repaid, . . .	27,950 00	profits capital retired, . .	20,399 37
withdrawal profits, . . .	2,595 15	profits capital matured, . .	14,432 17
profits,	22 50	temporary expenses, . . .	4,544 24
forfeited shares,	25 00	real estate accounts, . . .	1,950 84
real estate sold,	2,456 21	permanent expenses, . . .	408 09
personal accounts, . . .	11,377 70	forfeited shares,	138 00
retired share account, . .	91,536 44	real estate by foreclosure, .	5,250 71
matured share account, .	19,660 85	personal accounts,	11,567 81
office furniture,	61 77	rent account,	458 91
temporary expense, . . .	1 19	retired share account, . . .	73,417 19
insurance account, . . .	909 64	matured share account, . .	20,021 71
rent,	737 15	interest,	573 15
security committee, . . .	357 50	finances,	7 32
Cash on hand Oct. 31, 1899, .	36,839 74	mortgage accounts,	10,560 34
		insurance accounts,	557 02
		security committee,	933 33
		estate by deed,	3,200 00
		surplus,	283 29
		notes,	85,000 00
		security committee fees returned,	12 50
		Cash on hand Oct. 31, 1900, .	29,652 80
	\$737,802 55		\$737,802 55

Total Amount of Loans at Specified Rates of Interest.

LOANS ON REAL ESTATE.				LOANS ON SHARES.	
Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$666,350 00	5.00 per cent.	\$9,900 00	6.25 per cent.	\$45,500 00	5.00 per cent.
51,700 00	5.25 "	12,250 00	6.30 "	1,350 00	5.25 "
42,550 00	5.50 "	7,500 00	6.60 "	750 00	5.50 "
4,450 00	5.75 "	5,000 00	6.90 "	650 00	5.75 "
64,800 00	6.00 "			1,450 00	6.00 "
				150 00	6.25 "
				200 00	6.50 "
				200 00	7.00 "

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1889, .	19	\$194 23	118	\$22,919 14	Dues capital, as per gen- eral ledger, . . .	\$809,719 00
Dec., 1889, .	20	182 34	121	22,063 14	Profits capital, as per general ledger, . . .	136,906 63
June, 1890, .	21	170 86	126	21,528 36	Unpaid dues, . . .	6,246 00
Dec., 1890, .	22	159 73	161	25,716 53		
June, 1891, .	23	148 98	184	27,412 32		
Dec., 1891, .	24	138 60	173	23,977 80		
June, 1892, .	25	128 57	226	29,056 82		
Sept., 1892, .	26	123 70	158	19,544 60		
Dec., 1892, .	27	118 90	215	25,563 50		
Mar., 1893, .	28	114 15	352	40,180 80		
June, 1893, .	29	109 51	288	31,538 88		
Sept., 1893, .	30	104 93	134	14,060 62		
Dec., 1893, .	31	100 44	161	16,170 84		
Mar., 1894, .	32	96 06	415	39,864 90		
June, 1894, .	33	91 69	430	39,426 70		
Sept., 1894, .	34	87 42	282	24,652 44		
Dec., 1894, .	35	83 21	538	44,766 98		
Mar., 1895, .	36	79 08	566	44,759 28		
June, 1895, .	37	74 99	387	29,021 13		
Sept., 1895, .	38	70 96	563	39,950 48		
Dec., 1895, .	39	67 02	370	24,797 40		
Mar., 1896, .	40	63 13	549	34,658 37		
June, 1896, .	41	59 29	491	29,111 39		
Sept., 1896, .	42	55 50	451	25,030 50		
Dec., 1896, .	43	51 79	451	23,357 29		
Mar., 1897, .	44	48 12	851	40,950 12		
June, 1897, .	45	44 52	381	16,962 12		
Sept., 1897, .	46	40 97	328	13,438 16		
Dec., 1897, .	47	37 49	529	19,832 21		
Mar., 1898, .	48	34 05	302	10,283 10		
June, 1898, .	49	30 66	585	17,936 10		
Sept., 1898, .	50	27 31	712	19,444 72		
Dec., 1898, .	51	24 00	669	16,056 00		
Mar., 1899, .	52	20 73	735	15,236 55		
June, 1899, .	53	17 50	812	14,210 00		
Sept., 1899, .	54	14 32	928	13,288 96		
Dec., 1899, .	55	11 18	1,088	12,163 84		
Mar., 1900, .	56	8 08	1,523	12,305 84		
June, 1900, .	57	5 02	1,235	6,199 70		
Sept., 1900, .	58	2 00	1,271	2,542 00		
Dues paid in advance, . . .				2,892 00		
Total,				\$952,871 63	Total,	\$952,871 63

Number of shares issued during the year, 5,910
Number of shares now in force, 19,859
Number of shares now borrowed upon, 5,736
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 3,104
Number of shares forfeited during the year, 84
Number of shares retired during the year, 700
Number of shares matured during the year, 233
Highest rate of premium or interest received on money sold during the year :
5 per cent.
Lowest rate of premium or interest received on money sold during the year :
5 per cent.
Rate of profits distributed : first term, 1¼ per cent. ; second term, 1¼ per cent. ;
third term, 1¼ per cent. ; fourth term, 1¼ per cent.

Number of members withdrawn during the year,	324
Present number of members,	2,213
Present number of borrowers,	527
Present number of non-borrowers,	1,686
Number of loans secured by first mortgage of real estate,	480
Number of loans on shares,	200
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1900,	4,543 05
Date of examination by commissioner: May 29.	

CONSOLIDATED BALANCE SHEET,

OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$24,046,155 06	Dues capital, . . .	\$22,859,955 50
Loans on shares, . . .	1,155,074 26	Profits capital (all series), . . .	4,133,130 96
Permanent expense account, . . .	11,104 70	Interest, . . .	139,966 17
Temporary expense account, . . .	13,981 93	Premiums, . . .	3,996 15
Real estate by foreclosure, . . .	993,150 06	Fines, . . .	5,191 48
Unpaid dues, . . .	26,986 00	Transfer fees, . . .	46 00
Unpaid interest, . . .	122,776 08	Withdrawal profits, . . .	8,057 52
Unpaid premiums, . . .	3,817 31	Forfeiture profits, . . .	674 18
Unpaid fines, . . .	10,149 51	Surplus, . . .	270,233 16
Notes and bonds of cities and towns, . . .	82,667 63	Guaranty fund, . . .	201,941 81
Mortgages, . . .	181,383 54	Forfeited share account, . . .	13,128 73
Sundry assets, . . .	17,325 61	Advance payments, . . .	6,279 89
Cash, . . .	1,057,176 73	Matured share account, . . .	48,362 08
		Retired share account, . . .	23,198 26
		Due on mortgage loans, . . .	2,725 08
		Sundry liabilities, . . .	4,861 45
	\$27,721,748 42		\$27,721,748 42

Number of shares issued during the year, . . .	143,952
Number of shares now in force, . . .	555,980
Number of shares now borrowed upon, . . .	158,229
Number of shares withdrawn during the year, . . .	87,872
Number of shares forfeited during the year, . . .	2,688
Number of shares retired during the year, . . .	22,920
Number of shares matured during the year, . . .	5,079
Number of members withdrawn during the year, . . .	11,310
Present number of members, . . .	71,965
Present number of borrowers, . . .	19,814
Present number of non-borrowers, . . .	52,151
Number of loans secured by first mortgage of real estate, . . .	17,725
Number of loans on shares, . . .	5,682
Expenses for the year ending Oct. 31, 1900, . . .	\$134,413 70
Amount of profits credited to shares during the year, . . .	1,361,004 89

Total Amount of Loans at Specified Rules of Interest.

Rate.	Real Estate Loans.	Share Loans.	Rate.	Real Estate Loans.	Share Loans.
5	\$7,834,987 07	\$471,593 71	6.78	\$1,300 00	-
5.10	3,000 00	450 00	6.84	3,300 00	-
5 1-8	11,250 00	-	6 7-8	500 00	-
5.20	1,600 00	-	6.90	252,403 58	\$1,240 00
5.25	538,217 92	41,294 00	6.96	1,650 00	-
5.30	84,950 00	3,340 00	7	11,650 00	4,737 00
5.50	1,330,237 95	69,034 00	7.02	1,200 00	-
5.60	5,050 00	-	7 1-16	400 00	-
5 5-8	700 00	-	7.08	1,100 00	-
5.70	98,600 00	-	7 1-8	2,250 00	-
5.75	83,700 00	5,323 00	7.14	550 00	-
5 7-8	-	200 00	7.20	89,445 00	2,390 00
6	5,067,069 90	262,852 55	7.25	2,450 00	-
6.06	193,645 00	6,175 00	7.50	64,784 64	3,560 00
6 1-16	200 00	-	7.56	250 00	-
6.10	9,450 00	-	7 5-8	450 00	-
6.12	316,643 36	4,675 00	7.75	1,350 00	30 00
6 1-8	125,960 00	2,740 00	7.80	9,800 00	260 00
6.18	11,500 00	-	7 7-8	150 00	-
6.20	2,100 00	-	7.92	900 00	-
6.24	19,175 00	80 00	8	500 00	-
6.25	114,586 35	8,705 00	8.04	100 00	-
6 30	6,324,765 04	202,998 00	8.10	5,300 00	100 00
6.36	16,375 00	100 00	8.16	700 00	-
6 3-8	35,850 00	1,105 00	8.25	200 00	-
6.40	3,400 00	250 00	8.40	-	60 00
6.42	3,700 00	-	8.50	100 00	-
6.48	24,250 00	14,143 00	8.60	-	25 00
6.50	115,601 00	2,910 00	8.70	750 00	120 00
6.54	6,200 00	60 00	8.75	300 00	-
6.60	1,178,600 00	44,504 00	8 7-8	50 00	-
6 5-8	10,450 00	-	9	200 00	20 00
6.66	3,500 00	-	9.60	150 00	-
6.70	200 00	-	10 1-8	100 00	-
6.72	6,633 25	-			
6.75	9,675 00	-		\$24,046,155 06	\$1,155,074 26

STATEMENTS

OF

COLLATERAL LOAN AND MORTGAGE LOAN

AND

INVESTMENT COMPANIES.

COLLATERAL LOAN COMPANY—BOSTON.

Incorporated April 5, 1859.

FRANCIS D. COBB, *President.*

LUTHER S. MOORE, *Cashier.*

Directors:

FRANCIS D. COBB,
JOHN P. LYMAN,

LAWRENCE TUCKER,
JOHN O. SHAW, Jr.,

LUTHER S. MOORE.

S. STILLMAN BLANCHARD, *Director for State.*

ROBERT F. CLARK, *Director for the City of Boston.*

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans outstanding,	\$517,397 82	Capital stock,	\$300,000 00
Cash on hand,	2,270 06	Reserve fund,	130,000 00
Expense,	16,858 41	Notes payable,	24,000 00
General interest,	2,347 08	Auction reserve,	3,485 14
State tax,	4,842 00	Interest,	59,600 05
Rent,	6,337 72	Profit and loss,	18,216 03
City of Boston, Mass., bonds,*	13,000 00	Insurance fund,	53,751 87
Massachusetts bonds,*	22,000 00		
Boston & Maine R.R. bonds,*	4,000 00		
	\$589,053 09		\$589,053 09

* Investment of insurance fund.

Date of examination: December 26.

WORCESTER COLLATERAL LOAN ASSOCIATION — WORCESTER.

Incorporated April 17, 1896.

HENRY L. PARKER, *President.*

CHARLES E. BURNHAM, *Treasurer.*

Directors :

LYMAN A. ELY,
HENRY L. PARKER,

A. L. D. BUXTON,
GEORGE T. DEWEY,

CHARLES E. BURNHAM.

JOHN T. BRIERLY, *Director for State.*

DANIEL PARLIN, *Director for the City of Worcester.*

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Cash,	\$2,257 01	Capital stock,	\$45,000 00
Notes receivable,	46,282 70	Notes payable,	4,000 00
Capital in pledge department,	5,256 95	Risk fund,	238 76
Foreclosure expense account,	175 32	Guaranty fund,	3,000 00
Furniture and fixtures, . .	798 98	Fire risk fund,	333 50
Suspense account,	503 19	Undivided profits, . . .	2,701 89
	<u>\$55,274 15</u>		<u>\$55,274 15</u>

PLEDGE DEPARTMENT.

ASSETS.		LIABILITIES.	
Cash,	\$64 15	Capital advanced, . . .	\$5,256 95
Loans,	5,128 14	Interest,	375 42
Expenses,	484 18	Profit and loss,	44 10
	<u>\$5,676 47</u>		<u>\$5,676 47</u>

Date of examination : December 31.

WORKINGMEN'S LOAN ASSOCIATION—BOSTON.

Incorporated March 8, 1888.

ROBERT TREAT PAINE, *President.*

FRANCIS B. SEARS, *Vice-President.*

ROBERT TREAT PAINE, 2d, *Treasurer.*

ARTHUR LYMAN, *Clerk.*

Directors :

EDMUND BILLINGS,

HERBERT LYMAN,

HENRY B. CABOT,

JOHN F. MOORS,

ARTHUR S. JOHNSON,

ROBERT TREAT PAINE, Jr.,

JOSEPH LEE,

FRANCIS B. SEARS,

ARTHUR LYMAN,

JOHN H. STORER,

CHARLES L. YOUNG.

SAMUEL CARR, *Director for State.*

CHARLES C. JACKSON, *Director for the City of Boston.*

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans,	\$192,963 90	Capital stock,	\$125,000 00
Cash on hand,	4,234 14	Notes payable,	38,000 00
Expenses,	984 34	Profit and loss,	496 42
State tax,	1,117 50	Interest,	2,183 24
		Undivided profits,	4,122 92
		Risk fund,	1,153 00
		Guaranty fund,	23,052 44
		Internal revenue tax,	291 86
	\$199,299 88		\$199,299 88

Date of examination : December 26.

NATIONAL MORTGAGE AND DEBENTURE COMPANY —
BOSTON.

W. X. FULLER, *President.*

CHARLES A. ROGERS, *Treasurer.*

BALANCE SHEET OCT. 31, 1900.

ASSETS.		LIABILITIES.	
Loans secured by first liens on real estate,	\$39,403 44	Capital stock paid in, . . .	\$258,900 00
Securities pledged for debenture bonds,	559,329 40	Debenture bonds outstanding,	501,988 00
Debenture bonds pledged as collateral for bills payable,	5,000 00	Certificates of deposit bearing interest (money borrowed),	500 00
Real estate acquired by foreclosure,	59,840 53	Bills payable,	45,320 97
Other real estate,	1,609 32		
Profit and loss account,	141,526 28		
	\$806,708 97		\$806,708 97

APPENDIX.

STATUTES

OF THE

Commonwealth of Massachusetts

RELATING TO

CO-OPERATIVE BANKS.

STATUTES

RELATING TO

CO-OPERATIVE BANKS.

ORGANIZATION.

(P. S., Chapter 117, Sections 1, 2, 3, 4.)

[As amended by Acts of 1890, Chapter 243, and Acts of 1883, Chapter 98.]

SECTION 1. Twenty-five or more persons who associate themselves together by an agreement in writing with the intention of forming a corporation for the purpose of accumulating the savings of its members paid into such corporation in fixed periodical instalments and lending to its members the funds so accumulated shall, by and with the consent of the board of commissioners of savings banks, become a corporation upon complying with the provisions of the three following sections.

Corporations for accumulation of savings of members and lending funds to members.

SECT. 2. The agreement shall set forth the fact that the subscribers thereto associated themselves with the intention of forming a corporation; the name by which the corporation shall be known; the purpose for which it is formed; the town or city, which shall be within this Commonwealth, in which it is located; and the limit of capital to be accumulated.

Agreement, what to set forth.

SECT. 3. The name shall be one not previously in use by any existing corporation established under the laws of this Commonwealth, and shall be changed only by act of the General Court. The words "co-operative bank" shall form a part of the name.

Name.

SECT. 4. The provisions of sections eighteen, twenty, and twenty-one of chapter one hundred and six shall

Corporation, how organized.

apply to such corporations, except that, in the certificate signed by the secretary of the Commonwealth, the limit of capital to be accumulated, as fixed in the agreement of association, shall be inserted, instead of the amount of the capital, that the certificate required by said section twenty-one to be filed and recorded may be signed and sworn to by the presiding and financial officers, and a majority at least of the officers possessing the powers of directors by whatever name they may be called, and that the fees to be paid for filing and recording the certificates required by said section twenty-one, including the issuing of the certificate of organization, shall be five dollars.

CAPITAL.

(P. S., Chapter 117, Section 5.)

Limit of capital.

SECT. 5. The capital to be accumulated shall not exceed one million dollars, and shall be divided into shares of the ultimate value of two hundred dollars each. The shares may be issued in quarterly, half-yearly, or yearly series, in such amounts and at such times as the members may determine. No person shall hold more than twenty-five shares in the capital of any one such corporation. No shares of a prior series shall be issued after the issue of a new series.

Plans of issuing stock, etc.

(Acts of 1887, Chapter 216, Section 1.)

Limitation of capital.

The limitation of capital to be accumulated in any co-operative bank now organized or hereafter formed under the provisions of chapter one hundred and seventeen of the Public Statutes shall be held to apply to capital actually paid in, and no such bank shall be restrained from issuing shares so long as the capital actually paid in on shares is not in excess of one million dollars.

OFFICERS.

(P. S., Chapter 117, Section 6.)

By-laws. Officers to hold office until successors are elected.

SECT. 6. The number, title, duties and compensation of the officers of the corporation, their terms of office, the

time of their election, as well as the qualifications of electors, and time of each periodical meeting of the officers and members, shall be determined by the by-laws; but no member shall be entitled to more than one vote at any election. All officers shall continue in office until their successors are duly elected, and no corporation shall expire from neglect on its part to elect officers at the time prescribed by the by-laws.

(Acts of 1885, Chapter 121, Section 1.)

In any co-operative bank now or hereafter formed under the provisions of chapter one hundred and seventeen of the Public Statutes, the offices of secretary and treasurer may be held by one and the same person.

One person may be both secretary and treasurer.

MEETINGS.

(P. S., Chapter 117, Section 7.)

SECT. 7. The officers shall hold stated monthly meetings. At or before each of these meetings every member shall pay to the corporation, as a contribution to its capital, one dollar as dues upon each share held by him until the share reaches the ultimate value of two hundred dollars, or is withdrawn, cancelled, or forfeited. Payment of dues on each series shall commence from its issue.

Monthly meetings. Dues.

WITHDRAWALS.

(Acts of 1887, Chapter 216, Sections 2, 3.)

SECT. 2. A member may withdraw his unpledged shares at any time by giving thirty days' notice of his intention so to do, written in a book held and provided by the corporation for that purpose. Upon such withdrawal the shareholder's account shall be settled as follows:—From the amount then standing to the credit of the shares to be withdrawn there shall be deducted all fines, a proportionate part of any unadjusted loss, together with such proportion of the profits previously credited to the shares as the by-laws may provide, and such shareholders shall be paid the balance: *provided*,

Withdrawal of shares.

Directors may
retire unpledged
shares.

that at no time shall more than one-half of the funds in the treasury be applicable to the demands of withdrawing members without the consent of the directors. The directors may, at their discretion, under rules made by them, retire the unpledged shares of any series at any time after four years from the date of their issue, by enforcing the withdrawal of the same; but whenever there shall remain in any series, at the expiration of five years after the date of its issue, an excess above one hundred unpledged shares, then it shall be the duty of the directors to retire annually twenty-five per centum of such excess existing at said expiration of five years after the date of its issue, so that not more than one hundred unpledged shares shall remain in such series at the expiration of nine years from the date of its issue, and thereafter the directors may in their discretion retire such other unpledged shares as they consider the best interests of the bank to require: *provided*, that whenever under the provisions of this section the withdrawal of shares is to be enforced the shares to be retired shall be determined by lot, and the holders thereof shall be paid the full value of their shares, less all fines and a proportionate part of any unadjusted loss; *provided also*, that shares pledged for share loans shall be treated as unpledged shares.

SHARES IN NAME OF MINORS.

Shares issued in
the name of a
minor.

SECT. 3. Shares may be issued in the name of a minor, and if so issued may, at the discretion of the directors, be withdrawn, in manner as provided in section two of this act [chap. 216, Acts of 1887], by such minor, the parent or guardian of such minor, and in either case payments made on such withdrawals of shares shall be valid. When a share or shares are held by any one in trust for another, the name and residence of the person for whom such share or shares are held shall be disclosed; and the account shall be kept in the name of such holder as trustee for such person; and, if no other notice of the existence and terms of such trust has been given in writ-

Shares held in
trust.

ing to the corporation, in the event of the death of the trustee, such shares may be withdrawn by the person for whom such deposit was made or by his legal representatives.

MATURITY OF SHARES.

(P. S., Chapter 117, Section 9.)

[As amended by Acts of 1882, Chapter 251, Acts of 1887, Chapter 216, Section 5, and Acts of 1898, Chapter 247, Section 3.]

SECT. 9. When each unpledged share of a given series reaches the value of two hundred dollars all payments of dues thereon shall cease, and the holder thereof shall be paid out of the funds of the corporation two hundred dollars: *provided*, that at no time shall more than one half of the funds in the treasury be applicable to the payment of such matured shares without the consent of the directors; and *provided, further*, that when any series of shares, either pledged or unpledged, reaches maturity between the dates of adjustment of profits, or whenever shares are retired between such dates, the holders of such shares shall, in addition to the value thereof, be entitled to interest for all full months from the date of the preceding adjustment to the time of payment, at the rate at which profits were distributed at said adjustment, and that before paying matured shares all arrears and fines shall be deducted.

Shares, when matured.

HOW MONEYS MAY BE LENT OR INVESTED.

(P. S., Chapter 117, Section 10.)

[As amended by Acts of 1890, Chapter 78, and Acts of 1896, Chapter 277.]

SECT. 10. The moneys accumulated, after due allowance for all necessary expenses and the cancellation of shares, shall at each stated monthly meeting be offered to the members according to the premiums bid by them for priority of right to a loan. Each member whose bid is accepted shall be entitled upon giving proper security to receive a loan of two hundred dollars for each unpledged share held by him, or such fractional part of two hundred dollars as the by-laws may allow. If any money

Moneys to be lent by monthly sales; how invested, if unsold.

so offered for sale remains unsold the directors may invest the same in any of the securities named in the second clause of section twenty-one of chapter three hundred and seventeen of the acts of the year eighteen hundred and ninety-four, or may loan the same upon first mortgages of real estate situated in this Commonwealth, upon the conditions imposed upon co-operative banks, or may loan the same upon the shares of the bank in sums not exceeding their value at the adjustment next preceding the time of the loan, provided that the loans in either case shall be at the highest rate at the next preceding monthly sale of moneys, and further provided that in either case a note shall be given as required by section thirteen of chapter one hundred and seventeen of the Public Statutes.

PREMIUMS ON LOANS.

(P. S., Chapter 117, Section 11.)

Premiums.

SECT. 11. Premiums for loans shall consist of a percentage charged on the amount lent in addition to interest, and shall be deemed to be a consideration paid by the borrower for the present use and possession of the future or ultimate value of his shares, and shall, together with interest and fines, be received by the corporation as a profit on the capital invested in the loan, and shall be distributed to the various shares and series of said capital as hereinafter provided.

INTEREST ON LOANS.

(P. S., Chapter 117, Section 12.)

Interest.

SECT. 12. A borrowing member, for each share borrowed upon, shall, in addition to his dues and monthly premium, pay monthly interest on his loan at the rate of six per cent. per annum until his shares reach the ultimate value of two hundred dollars each, or the loan has been repaid; and when said ultimate value is reached, said shares and loan shall be declared cancelled and satisfied, and the balance, if any, due upon the shares shall be paid to the member.

(Acts of 1882, Chapter 251, Section 2.)

Any corporation organized under said chapter one hundred and seventeen may provide in its by-laws that the bid for loans at its stated monthly meeting shall, instead of a premium, be a rate of annual interest upon the sum desired, payable in monthly instalments. Such bids shall include the whole interest to be paid, and may be at any rate not less than five per centum per annum.

Bids for loans may be at a rate of interest instead of premium.

LOANS.

(P. S., Chapter 117, Section 13.)

[As amended by Acts of 1894, Chapter 342.]

SECT. 13. For every loan made a note shall be given, accompanied by a transfer and pledge of the shares of the borrower, and secured by a mortgage of real estate situated in this Commonwealth, unencumbered by any mortgage or lien other than such as may be held by the bank making the loan. The shares so pledged shall be held by the corporation as collateral security for the performance of the conditions of said note and mortgage. Said note and mortgage shall recite the number of shares pledged and the amount of money advanced thereon, and shall be conditioned for the payment at the stated meetings of the corporation of the monthly dues on said shares, and the interest and premium upon the loan, together with all fines on payments in arrears, until said shares reach the ultimate value of two hundred dollars each, or said loan is otherwise cancelled and discharged: *provided*, that the shares without other security may in the discretion of the directors be pledged as security for loans, to an amount not exceeding their value as adjusted at the last adjustment and valuation of shares before the time of the loan.

Security.

If the borrower neglects to offer security satisfactory to the directors within the time prescribed by the by-laws, his right to the loan shall be forfeited, and he shall be charged with one month's interest and one month's premium at the rate bid by him, together with all expenses,

Neglect to offer satisfactory security to forfeit right to loan, etc.

if any, incurred ; and the money appropriated for such loan may be re-loaned at the next or any subsequent meeting.

PAYMENT OF LOANS.

(P. S., Chapter 117, Section 14.)

Payment.

SECT. 14. A borrower may repay a loan at any time, upon application to the corporation, whereupon, on settlement of his account, he shall be charged with the full amount of the original loan, together with all monthly instalments of interest, premium, and fines in arrears, and shall be given credit for the withdrawing value of his shares pledged and transferred as security ; and the balance shall be received by the corporation in full satisfaction and discharge of said loan : *provided*, that all settlements made at periods intervening between stated meetings of the directors shall be made as of the date of the stated meetings next succeeding such settlement ; and *provided*, that a borrower desiring to retain his shares and membership may at his option repay his loan without claiming credit for said shares, whereupon said shares shall be re-transferred to him, and shall be free from any claim by reason of said cancelled loan.

(Acts of 1887, Chapter 216, Section 4.)

Partial payment
of loans on real
estate.

Partial payment of loans on real estate made by any co-operative bank may be received in sums of fifty dollars or any multiple thereof ; and for each two hundred dollars so repaid one share of stock shall be released from pledge.

(Acts of 1894, Chapter 342, Section 2.)

Purchase of
money at lower
rates ; not to
affect existing
mortgage
contracts.

When a member of a co-operative bank purchases money at a lower rate than that paid by him on an existing loan, secured by a mortgage, for the purpose by him declared of reducing the premium or rate of interest upon said loan, no new mortgage shall be required, but an agreement in writing for the reduction of said premium or rate of interest, signed by said borrowing member and the secretary of the bank, with the written approval of the

president, shall be valid, and shall in no respect impair or affect the existing mortgage contract; and thereafter said borrowing member shall make the monthly payments on said loan in accordance with the terms of said agreement, and the sum of money previously so purchased by him may be resold by the bank at the same meeting. The borrower shall be required to give notice to the secretary before the sale, if he intends to re-buy his money. Nothing in this section shall be construed to exempt the re-borrower from paying the interest and premium for the current month on the loan made by him for the substitution of which the new loan is made.

FINES, FORFEITURE OF SHARES, ETC.

(P. S., Chapter 117, Sections 15, 16.)

[As amended by Acts of 1882, Chapter 251, Acts of 1885, Chapter 121, Section 4, and Acts of 1896, Chapter 285.]

SECT. 15. Members who make default in the payment of their monthly dues, interest and premiums, shall be charged a fine not exceeding two per cent. a month on each dollar in arrears. No fines shall be charged after the expiration of six months from the first lapse in any such payment, nor upon a fine in arrears. The shares of a member who continues in arrears more than six months shall, at the option of the directors, if the member fails to pay the arrears within thirty days after notice, be declared forfeited, and the withdrawing value of the shares at the time of forfeiture shall be ascertained, and, after deducting all fines and other legal charges, the balance remaining shall be transferred to an account to be designated the "Forfeited Share Account," to the credit of the defaulting member. Said member, if not a borrower, shall be entitled, upon thirty days' notice, to receive the balance so transferred without interest from the time of the transfer, in the order of his turn, out of the funds appropriated to the payment of withdrawals. All shares so forfeited or transferred shall cease to participate in any profits of the corporation accruing after the

Fines, forfeiture
of shares.

last adjustment and valuation of shares before said forfeiture.

Recovery of
loan.

SECT. 16. If a borrowing member is in arrears for dues, interest, premium or fines for more than six months, the directors may, at their discretion, declare the shares forfeited, after one month's notice, if the arrears continue unpaid. The account of such borrowing member shall then be debited with the arrears of interest, premium and fines to date of forfeiture, and the shares shall be credited upon the loan at their withdrawing value. The balance of the account may, and after six months shall, be enforced against the security, and be recovered as secured debts are recovered at law.

(Acts of 1895, Chapter 172, Section 1.)

Fines.

No member of a co-operative bank whose shares are withdrawn, forfeited or retired, shall be charged with fines upon such shares in excess of the profits distributed thereto, and if no profits shall have been distributed to such shares no fines shall be charged thereon. Nothing herein contained shall prevent a borrowing member being charged with fines according to existing statutes upon interest and premiums in arrears.

BOOKS AND ACCOUNTS.

(P. S., Chapter 117, Section 17.)

Books of ac-
count. Duties
of treasurer,
etc.

SECT. 17. The general accounts of every such corporation shall be kept by double entry. All moneys received by the corporation from each member shall be receipted for by persons designated by the directors, in a pass-book provided by the corporation for the use of, and to be held by, the member; and said pass-book shall be plainly marked with the name and residence of the holder thereof, the number of shares held by him, and the number or designation of the series or issue to which said shares respectively belong, and the date of the issue of such series. All moneys so received shall be originally entered by the proper officer in a book to be called the

“cash-book,” to be provided by the corporation for the purpose, and the entries therein shall be so made as to show the name of the payer, the number of shares, the number or designation of the series or issues of the particular share or shares so entered, together with the amount of dues, interest, premiums and fines paid thereon, as the case may be. Each payment shall be classified and entered into a column devoted to its kind. Said cash-book shall be closed after the termination of each stated meeting, and shall be an exhibit of the receipts of all moneys paid at said meeting. All payments made by the corporation for any purpose whatsoever shall be by order, check or draft upon the treasurer, signed by the president and secretary, and endorsed by the persons in whose favor the same are drawn. The name of the payee, the amount paid, and the purpose, object or thing for which the payment is made, together with its date, shall be entered on the margin of said order, check or draft. The treasurer shall dispose of and secure the safe keeping of all moneys, securities, and property of the corporation, in the manner designated by the by-laws, and the treasurer and secretary shall give such security for the faithful performance of their respective duties as the by-laws may direct.

PROFITS AND LOSSES.

(P. S., Chapter 117, Section 18.)

SECT. 18. The profits and losses may be distributed annually, semi-annually or quarterly to the shares then existing, but shall be distributed at least once in each year, and whenever a new series of shares is to be issued. Profits and losses shall be distributed to the various shares existing at the times of such distribution, in proportion to their value at that time, and shall be computed upon the basis of a single share fully paid to the date of distribution. Losses shall be apportioned immediately after their occurrence.

Distribution of
profits and
losses.

GUARANTY FUND.

(Acts of 1885, Chapter 121, Section 2.)

Guaranty fund
to be reserved
from profits.

At each periodical distribution of profits the directors shall reserve as a guaranty fund a sum not less than one nor more than five per cent. of the net profits accruing since the next preceding adjustment, until such fund amounts to five per cent. of the dues capital, which fund shall thereafter be maintained and held; and said fund shall be at all times available to meet losses in the business of the corporation from depreciation of its securities or otherwise.

REAL ESTATE: HOW ACQUIRED.

(P. S., Chapter 117, Section 19.)

[As amended by Acts of 1898, Chapter 247, Section 2, and Acts of 1900, Chapter 214.]

Corporation
may buy and
sell real estate.

SECT. 19. Any such corporation may purchase at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien or other incumbrance, or in which it may have an interest; and may sell, convey or lease any real estate acquired by it, and on the sale thereof may take a mortgage in common form thereon to secure the payment of the whole or part of the purchase money. All real estate shall be sold within five years from the acquisition of the title thereto: *provided, however*, that the board of commissioners of savings banks may, upon the petition of the security committee of any such corporation and for good cause shown, grant an additional time for the sale of the same.

SUPERVISION.

(P. S., Chapter 117, Section 20.)

Powers of sav-
ings bank
commissioners.

SECT. 20. The commissioners of savings banks shall perform, in reference to every such corporation, the same duties, and shall have the same powers, as are required of or given to them in reference to savings banks, and shall annually make report to the general court of such facts

and statements respecting such associations, and in such forms as they deem that the public interest requires. Every officer of such corporation shall answer truly all inquiries made, and shall make all returns required by the commissioners.

ANNUAL RETURNS.

(Acts of 1889, Chapter 159, Section 2.)

[As amended by Acts of 1895, Chapter 171.]

Every co-operative bank shall annually within thirty days after the last business day of October make a return to the commissioners of savings banks in such form as may be prescribed by them, showing accurately the condition thereof at close of business on said day, which return shall be signed and sworn to by the secretary and treasurer of such corporation. The president and five or more of the directors shall certify and make oath that the report is correct according to their best knowledge and belief. Such returns shall include all sums received and all sums disbursed up to the close of business on said day, except that sums received for dues, interest, premiums and fines on account of the next monthly meeting may be omitted. When a report is defective or appears to be erroneous, the board shall notify the bank to amend the same within fifteen days. Every co-operative bank neglecting to make the return required by this act on or before the time named therein, or to amend such report within fifteen days, when notified by the board so to do, shall forfeit five dollars for each day's neglect.

Annual returns.
Penalty.

[CHAP. 361, ACTS OF 1896.]

AN ACT RELATIVE TO THE BONDS OF TREASURERS AND EMPLOYEES OF SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS, AND CO-OPERATIVE BANKS.

SECTION 1. Whenever, under the provisions of section fourteen of chapter three hundred and seventeen of the

acts of the year eighteen hundred and ninety-four, it becomes necessary for the treasurer or other officer or employee of a savings bank or institution for savings to give bond for the faithful discharge of his duties, he may give a bond in which any company organized under the laws of this state, or chartered by any other state or government to transact fidelity insurance or corporate suretyship, and authorized to do business in this Commonwealth, may be surety, or may be jointly and severally bound with such treasurer or other officer or employee. Such bond shall be to the satisfaction of the trustees and in a form to be approved by the commissioners of savings banks, and an attested copy thereof, with a certificate of the custodian that the original is in his possession, shall be filed with the commissioners of savings banks.

SECT. 2. The provisions of section one shall also apply to bonds of secretaries and treasurers of co-operative banks, given under the provisions of section seventeen of chapter one hundred and seventeen of the Public Statutes.

[CHAP. 161, ACTS OF 1897.]

AN ACT RELATIVE TO CO-OPERATIVE BANKS.

No co-operative bank, nor any person acting in its behalf, shall take or receive a fee, brokerage, commission, gift or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of property and titles and preparation and recording of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by fine of not less than one hundred nor more than one thousand dollars.

[CHAP. 247, ACTS OF 1898.]

AN ACT RELATIVE TO CO-OPERATIVE BANKS.

SECTION 1. The secretary and treasurer of every co-operative bank shall file with the board of commissioners of savings banks an attested copy of his bond, with a certificate of the custodian of the bond that the original is in his possession. Such officers shall notify said board of any change thereafter made in their bonds. If any such officer fails, within ten days from the date thereof, to file a copy of his bond or to notify the board of any change therein, as required by this act, he shall be liable to a penalty of fifty dollars. The board shall keep a record showing when said bonds expire, and the changes so notified; and, whenever in its judgment it is necessary for the security of the shareholders, shall require a new bond in such amount and with such sureties as said board may approve. The secretary and treasurer of every such corporation shall give a new bond as often as once in five years.

[CHAP. 249, ACTS OF 1900.]

AN ACT RELATIVE TO THE PLACES IN WHICH THE BUSINESS
OF CO-OPERATIVE BANKS SHALL BE CONDUCTED.

SECTION 1. Every co-operative bank shall carry on its usual business at its office only, which shall be within the city or town named in its charter, and shall not maintain a sign or advertise to transact business in any other place: *provided, however*, that the secretary or other person duly authorized to receive moneys may receive dues, interest, premiums and fines upon such days and in such other places as its board of directors may authorize, subject however to the consent of the board of commissioners of savings banks. Nothing herein contained shall be so construed as to prevent any co-operative bank from holding its stated monthly meeting at any other place than its office, provided such place be within the city or town where the bank is located.

[CHAP. 273, ACTS OF 1900.]

AN ACT RELATIVE TO THE DISTRIBUTION OF PROFITS BY
CO-OPERATIVE BANKS.

SECTION 1. Every co-operative bank which carries on its books as assets any unpaid interest, premiums or fines, shall, at each periodic distribution of profits, transfer at least five per cent of such items to the credit of its surplus account, until such account amounts to at least twenty-five per cent of the total of all such items existing at the time of such distribution.

SECTION 2. Any bank which has at the time of the passage of this act a surplus equal to the amount mentioned in section one shall be exempt from the provisions of said section until its surplus falls below said amount.

SECTION 3. Whenever the amount in said surplus account falls below twenty-five per cent of said unpaid interest, premiums and fines, it shall be replenished by transfers, in the manner specified in section one, until it reaches said amount.

STATUTES

OF THE

Commonwealth of Massachusetts

RELATING TO

FOREIGN CORPORATIONS

(Commonly known as Building and Loan Associations)

TRANSACTING BUSINESS IN MASSACHUSETTS IN THE MANNER
OF CO-OPERATIVE BANKS.

[CHAP. 310, ACTS OF 1890.]

AN ACT IN RELATION TO THE BUSINESS OF CO-OPERATIVE
BANKING.

Be it enacted, etc., as follows:

SECTION 1. Except as is hereinafter provided, no person, association or corporation shall carry on the business of accumulating the savings of its members and loaning to them such accumulations in the manner of a co-operative bank within this Commonwealth, unless incorporated under the laws thereof for such purpose.

Co-operative
banks to be
incorporated.

SECT. 2. The board of commissioners of savings banks may authorize any such association or corporation duly established under the laws of another state to carry on such business in the Commonwealth, but said association or corporation shall not transact such business in this Commonwealth unless it shall first deposit with the treasurer of the Commonwealth the sum of twenty-five thousand dollars and thereafter a sum equal to fifteen per cent. of the deposits made in such association or corporation by citizens of the Commonwealth, the amount of percentage of deposits so required to be determined from time to time by said board of commissioners of savings banks; or in lieu thereof the whole or any part of said sum may consist of any of the securities named in the first, second and third clauses of section twenty of chapter one hundred and sixteen of the Public Statutes* and acts amendatory thereof, at their par value, and the said deposit shall be held in trust by said treasurer for the protection and indemnity of the residents of the Commonwealth with whom such associations or corporations respectively have done or may transact business. Said moneys or property shall be paid out or disposed of only on the order of some court of competent

Foreign corporations to
make a deposit
with the
treasurer of the
Commonwealth.

This section
repealed by
chap. 286, Acts
of 1896. (See
p. xxv.)

Disposition of
moneys de-
posited.

* Repealed, and superseded by first, second and third clauses of section 21, chapter 317, Acts of 1894.

Examinations
by commis-
sioners.

Authority to do
business may be
revoked.

To conform
with require-
ments within
sixty days.

Penalties.

jurisdiction made on due notice to the attorney-general of the Commonwealth, and upon such notice to the creditors and shareholders of such association or corporation as the court shall prescribe. For the purpose of ascertaining the business and financial condition of any such association or corporation doing or desiring to do such business, said board may make examinations of such associations or corporations at such times and at such places as said board may desire, the expense of such examinations being paid by the association or corporation examined, and may also require returns to be made to them in such form and at such times as they may elect. Whenever, upon examination or otherwise, it is the opinion of said board that any such association or corporation is transacting business in such manner as to be hazardous to the public, or its condition is such as to render further proceedings by it hazardous to the public, said board shall revoke or suspend the authority given to said association or corporation, but this section shall not prevent such a bank or institution, incorporated under the laws of another state, from loaning money upon mortgages of real estate located within the Commonwealth.*

SECT. 3. Every such person, association or corporation transacting business in the Commonwealth at the time of the passage of this act shall, within sixty days after such passage, conform to the requirements of this act.

SECT. 4. Whoever violates any provision of the preceding sections shall be punished by a fine not exceeding one thousand dollars; and any provision thereof may on petition be enforced by injunction issued by a justice of the supreme judicial court or of the superior court.

SECT. 5. This act shall take effect upon its passage.
[Approved May 21, 1890.]

* Section repealed by chapter 286, Acts of 1896.

[CHAP. 403, ACTS OF 1891.]

AN ACT TO AUTHORIZE THE COMMISSIONERS OF SAVINGS BANKS TO PREVENT FOREIGN CO-OPERATIVE BANKING CORPORATIONS FROM TRANSACTING BUSINESS IN THIS COMMONWEALTH.

Be it enacted, etc., as follows :

Whenever, upon examination or otherwise, it is the opinion of the board of commissioners of savings banks that any association or corporation established under the laws of another state, for the purpose of carrying on the business of accumulating the savings of its members and loaning to them such accumulations in the manner of a co-operative bank, and authorized to do business in this Commonwealth, is transacting such business in a manner hazardous to the public, or its condition is such as to render further proceedings by it hazardous to the public, said board shall revoke or suspend the authority given to such association or corporation if it has been authorized to do business in the Commonwealth as aforesaid, and if not so authorized said board shall notify it to cease the transaction of such business ; and in either case such association or corporation shall thereafter have no authority to transact such business within the Commonwealth. But nothing herein contained shall prevent such association or corporation from loaning money upon mortgages of real estate located within the Commonwealth. [*Approved June 11, 1891.*]

Corporations may be prevented from doing business hazardous to the public.

Loans upon mortgages of real estate in the Commonwealth.

[CHAP. 286, ACTS OF 1896.]

AN ACT RELATIVE TO THE TRANSACTION OF THE BUSINESS OF CO-OPERATIVE BANKING BY FOREIGN CORPORATIONS.

Be it enacted, etc., as follows :

SECTION 1. Section two of chapter three hundred and ten of the acts of the year eighteen hundred and ninety

is hereby repealed; *provided, however*, that any association or corporation which at the passage of this act is duly licensed by the board of commissioners of savings banks to transact business in this Commonwealth, under the provisions of said section, may be allowed to continue business, subject to all the conditions and restrictions of such license and the provisions of said chapter three hundred and ten as existing previous to the passage of this act.

SECT. 2. This act shall take effect upon its passage.
[*Approved April 14, 1896.*

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STATUTES

RELATING TO

MORTGAGE LOAN AND INVESTMENT
COMPANIES.

AN ACT

IN RELATION TO

MORTGAGE LOAN AND INVESTMENT COMPANIES.

(Chapter 387, Acts of 1888.)

SECTION 1. Every corporation now or hereafter established under the laws of this Commonwealth for the special purpose of negotiating or making loans of money secured by deed of trust or mortgage of real estate situated outside of this Commonwealth, may exercise and enjoy all the powers, and shall be governed by the provisions and be subject to the duties, restrictions and liabilities prescribed in this act and any acts which may hereafter be passed in amendment or lieu thereof. All such corporations heretofore chartered shall continue to exercise and enjoy their powers and privileges according to their respective charters, and shall be subject to all the liabilities imposed by the same, except so far as said powers, privileges and liabilities are modified and controlled by the provisions of this act.

SECT. 2. Every such corporation may make loans of money secured by deed of trust or mortgage of real estate situated in any state, other than this Commonwealth, or territory of the United States to an amount not exceeding fifty per cent. of the appraised value of said property; but no loan shall be made on any property subject to a prior mortgage, encumbrance or lien. Every such corporation may also hold, sell and assign the bonds, notes, mortgages and securities taken for such loans; may guarantee the payment of the interest and principal of any bonds, notes or other evidences of debt secured as aforesaid, and may guarantee the title to the property securing such evidences of debt for the time such debt remains unpaid: *provided*, that nothing contained in this act shall

be construed as authorizing such corporations to engage in the business of title insurance.

SECT. 3. Every such corporation may purchase, hold, guarantee, sell and assign notes or bonds, and the mortgages or deeds of trust securing the same, or other papers securing any loan made by any individual, firm, corporation or association, provided such loan shall have been made in accordance with the conditions under which such corporations can make loans, as prescribed in section two of this act.

SECT. 4. Every such corporation may receive money from any individual, firm, corporation or association, for investment in the securities which such corporations are by this act authorized to sell or issue, and may allow interest on such money from the time of its receipt to the time of its investment as aforesaid, at such rate as may be agreed upon; may receive, care for, manage and sell stocks, bonds and evidences of debt, the avails of which are intended for investment as aforesaid. No such corporation shall receive money on deposit, except as hereinbefore provided, or engage in any form of banking or trust business other than as permitted by the terms of this act.

SECT. 5. Every such corporation may act as agent for the purpose of foreclosing mortgages and collecting claims arising by reason of any evidence of debt deposited with it under the provisions of section four of this act; may purchase real estate at any public auction sale thereof made by virtue of the power contained in any deed of trust or mortgage owned, held or guaranteed by it, or at a private sale thereof made for the purpose of cancelling the debt secured by any such deed of trust or mortgage; may hold, sell, transfer and convey said property: *provided*, all real estate purchased or acquired under the provisions of this section shall be sold within five years after such purchase or acquisition.

SECT. 6. Every such corporation may issue debentures or bonds, to secure the payment of which, such cor-

poration shall from time to time assign, transfer and set over to trustees, none of whom shall be officers of the corporation, or to a trust company established under the laws of this Commonwealth, deeds of trust or mortgages of real estate on which loans have been made in accordance with the provisions of this act, to be held by such trustees or company in trust for the benefit of the holders of said debentures or bonds, whereupon such trustees or company shall indorse their or its certificate of such fact upon debentures or bonds not exceeding in amount the face value of securities so transferred to them or it.

SECT. 7. The total amount of mortgages guaranteed and of debentures or bonds issued by any such corporation shall at no time be in excess of ten times the amount of its capital stock actually paid in and its surplus.

SECT. 8. All bonds, notes and other evidences of debt taken by such corporation for money loaned shall be payable to such corporation at its principal place of business within this Commonwealth, and shall pass by delivery, by transfer on the books of such corporation at its principal place of business within this Commonwealth, or by certificate of its transfer agent at such other place as it may appoint. No transfer except on the books of the corporation or by certificate of its transfer agent, shall be valid unless the last transfer shall have been to bearer. A complete record of such transfer by said transfer agents shall be forwarded to and kept at the principal place of business of such corporation within this Commonwealth.

SECT. 9. Every such corporation may hold real estate within this Commonwealth suitable for the transaction of its business, to an amount not exceeding twenty-five per cent. of its capital actually paid in.

SECT. 10. No such corporation shall be the purchaser or holder of any of the shares of its own capital stock, unless such purchase shall be necessary to prevent loss upon a debt previously contracted in good faith ; and stock

so purchased shall, within six months from the time of its purchase, be sold or disposed of at public or private sale.

SECT. 11. The shareholders of every such corporation shall be held individually liable in the same manner and to the same extent, and not otherwise, as stockholders of manufacturing corporations are or may be held liable under the laws of this Commonwealth. The provisions contained in sections sixty-two to seventy-one inclusive of chapter one hundred and six of the Public Statutes shall apply to and regulate the enforcement of this liability.

SECT. 12. Every such corporation shall set apart as a guaranty fund a sum not less than five per cent. of its paid in capital, and shall thereafter annually add thereto a sum not less than ten per cent. of its net earnings, until such fund, with the accumulated interest thereon, shall be equal to not less than twenty-five per cent. of its paid in capital. Said fund shall be invested in United States bonds ; English consols ; first mortgage bonds of any railroad corporation which has paid a dividend on its stock for at least three years next preceding the date of said investment ; in the legally authorized bonds for municipal purposes of any city of the United States of not less than thirty thousand inhabitants whose whole indebtedness shall not exceed five per cent. of its last assessed valuation ; or in any securities in which savings banks of this Commonwealth are allowed to invest.

SECT. 13. The books of every such corporation shall at all reasonable times be open for inspection to the stockholders and to all holders of bonds and debentures issued by such corporation, or of notes and other evidences of debt guaranteed by such corporation.

SECT. 14. The commissioners of savings banks shall have access to the vaults, books and papers of every such corporation ; and it shall be their duty to inspect, examine and inquire into its affairs and take proceedings in regard to them at such times as they shall deem necessary,

in the same manner and to the same extent as if such corporation was a savings bank, subject to all the laws which are now or hereafter may be in force relating to such institutions in this regard: *provided, however*, said commissioners may cause any examination to be made by an expert under their direction but at the expense of the corporation. Every such corporation shall annually, within ten days after the last business day of October, make a return to said commissioners, which return shall be in the form of a trial balance of its books, and shall specify the different kinds of its liabilities and the different kinds of its assets, stating the amount of each kind in accordance with a blank form to be furnished by said commissioners, and such annual returns shall be published in a newspaper of the city or town where such corporation is located, at the expense of such corporation, at such times and in such manner as may be directed by said commissioners. Said commissioners shall annually make report to the general court of such facts and statements respecting such corporations, and in such forms as they deem that the public interest requires.

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